Filing Company: Northwestern National Insurance Company State Tracking Number: PF-2010-02070

Company Tracking Number: NIC

TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005C Individual - Other

Product Name: Northwestern National Major Medical Policy

Project Name/Number: Rate Increase Filing/NIC 2010 CA

# Filing at a Glance

Company: Northwestern National Insurance Company

Product Name: Northwestern National Major SERFF Tr Num: MUSA-126872630 State: California

Medical Policy

TOI: H16I Individual Health - Major Medical SERFF Status: Pending State State Tr Num: PF-2010-02070

Action

Sub-TOI: H16I.005C Individual - Other Co Tr Num: NIC State Status:

Filing Type: Rate Reviewer(s): Angela Jang, Marsha

Seeley, Sai-on Sam, Ali Zaker-Shahrak, Xiangchen Meng

Author: Darleen Jeske Disposition Date:

Date Submitted: 10/22/2010 Disposition Status:

Implementation Date Requested: On Approval Implementation Date:

# **General Information**

Project Name: Rate Increase Filing Status of Filing in Domicile: Pending

Project Number: NIC 2010 CA

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Submission Type: New Submission Group Market Size:

Overall Rate Impact: 10.5% Group Market Type:

Filing Status Changed: 10/28/2010 Explanation for Other Group Market Type:

Deemer Date: State Status Changed: Created By: Darleen Jeske

Submitted By: Darleen Jeske Corresponding Filing Tracking Number: NIC

2010 CA

PPACA: Not PPACA-Related

Filing Description:

Comprehensive Medical Expense Policy - Rate Increase Filing

# **Company and Contact**

## **Filing Contact Information**

Darleen Jeske, darleen.jeske@milliman.com

Filing Company: Northwestern National Insurance Company State Tracking Number: PF-2010-02070

Company Tracking Number: NIC

TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005C Individual - Other

Product Name: Northwestern National Major Medical Policy

Project Name/Number: Rate Increase Filing/NIC 2010 CA

15800 Bluemound, Ste 100 262-796-3454 [Phone]

Brookfield, WI 53005

# **Filing Company Information**

(This filing was made by a third party - MUSA03)

Northwestern National Insurance Company CoCode: 23914 State of Domicile: Wisconsin

9277 Centre Point Drive, Suite 140 Group Code: Company Type: Property and

Casualty

West Chester, OH 54069 Group Name: State ID Number:

(513) 425-5201 ext. [Phone] FEIN Number: 39-0509630

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# **Filing Fees**

Fee Required? No Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Northwestern National Insurance Company \$0.00

Filing Company: Northwestern National Insurance Company State Tracking Number: PF-2010-02070

Company Tracking Number: NIC

TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005C Individual - Other

Product Name: Northwestern National Major Medical Policy

Project Name/Number: Rate Increase Filing/NIC 2010 CA

# Rate/Rule Schedule

Schedule Document Name: Affected Form Rate Rate Action Information: Attachments

Item Numbers: Action:\*

Status: (Separated with

commas)

CA Rate Sheets 27045, 27173, New CA Rate Sheets -

27183, 27193, Current.pdf

27262, 27233, CA Rate Sheets -

27235 Proposed.pdf

Northwestern National Insurance Company "MED" Comprehensive Major Medical Policy Annual Premium Rates Per \$5 Room & Board Unit Table 1a

Forms 27045, 27173, 27183, 27193, 27233, 27235 California Rates Including Cumulative Increases Through 2009 Increase

1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		MEN	90000	oldisci le		WOMEN	\$500.00	dustible		MAN & WIFE		SEOO Deductible	
With Mortral Illiness         Multiplication         With Multiplication	-		an noce	ductible			2000	100000	1	A Milabour	Coolii lotaci	44:44	Accept
Maximum Benefit         \$100,000 UNLIMITED         \$100,000 UNLI		Without M	ental Illness ider	With	Mental s Rider	Without	Mental Illness Rider	With P	Rider	Without M	ider	Illness	Rider
\$100.00 UNLIMITED   \$100.000 U		Maximus	m Benefit	Maximur	m Benefit	Maxim	um Benefit	Maximur	n Benefit	Maximu	m Benefit	Maximun	n Benefit
\$1,205.19 \$1,247.39 \$1,14,78 \$1,153.82 \$1,402.15 \$1,452.56 \$1,296.99 \$1,343.59 \$2,888.29 \$2,941.46 \$2,825.37 \$1,830.00 \$1,942.20 \$1,149.84 \$1,159.	Accident Sickness	\$100,000	UNLIMITED	88-336-6	UNLIMITED	\$100,000	UNLIMITED		UNLIMITED	\$100,000	UNLIMITED		UNLIMITED
\$1,205.19 \$1,247.39 \$1,114.79 \$1,153.82 \$1,402.15 \$1,425.69 \$1,245.99 \$2,941.46 \$2,825.37 \$3,1499.44 \$1,153.81 \$1,1682.77 \$1,466.22 \$1,669.81 \$1,569.99 \$1,431.99 \$3,460.26 \$3,827.4 \$3,191.43 \$1,1890.08 \$1,1865.19 \$1,1865.19 \$1,1865.19 \$3,460.26 \$	SSUE AGE												
1,573,31         1,386,97         1,686,98         1,684,06         1,516,01         1,566,98         3,450,26         3,527,4         3,191,43           1,942,61         1,776,27         1,686,19         1,596,87         1,596,87         1,576,84         1,500,06         4,465,12         3,597,24         3,191,43           2,028,19         1,776,27         1,876,87         1,996,87         1,996,17         1,776,24         1,413,96         4,465,15         3,783,17           2,021,10         1,944,35         2,006,53         2,004,53         2,044,56         1,500,06         4,476,16         4,456,16         3,831,23           2,290,00         2,028,34         2,113,27         1,886,88         1,955,20         4,476,18         4,436,18         3,831,23           2,471,34         2,113,27         1,886,89         2,008,44         4,476,18         4,436,18         3,831,23           2,655,79         2,238,44         2,244,49         2,244,49         2,244,49         2,244,49         2,444,49         3,432,69         5,638,99         5,638,99         5,638,99         5,638,99         5,638,99         5,638,99         5,638,99         5,638,99         5,638,99         5,638,99         5,638,99         5,638,99         5,638,99         5,638,99 <td>TO 25</td> <td>\$1,205.19</td> <td>\$1,247.39</td> <td>\$1,114.78</td> <td>\$1,153.82</td> <td>\$1,402.15</td> <td></td> <td>\$1,296.96</td> <td>\$1,343.59</td> <td>\$2,838.29</td> <td>\$2,941.46</td> <td>\$2,625.37</td> <td>\$2,720.79</td>	TO 25	\$1,205.19	\$1,247.39	\$1,114.78	\$1,153.82	\$1,402.15		\$1,296.96	\$1,343.59	\$2,838.29	\$2,941.46	\$2,625.37	\$2,720.79
1,890,06         1,942,61         1,692,77         1,706,87         1,890,462         1,570,49         1,891,29         4,461,19         4,460,18         3,831,23           1,920,36         2,022,10         2,022,10         1,944,32         1,946,12         2,016,46         1,966,19         4,463,19         4,466,18         3,938,17           2,102,06         2,143,49         1,894,32         2,008,53         2,013,37         1,948,35         2,008,63         4,662,63         1,976,89         2,008,79         4,700,28         4,463,19         4,466,19	26-30	1,499.45	1,573.31	1,386.97	1,455.28	1,638.96		1,516.01	1,566.98	3,450.26	3,582.74	3,191.43	3,313.97
1,920,33         2,028,19         1,776,27         1,876,04         1,946,12         2,016,46         1,800,13         1,866,19         4,361,10         4,463,19         4,463,19         4,463,19         4,463,19         4,463,19         4,463,19         4,463,19         4,463,19         4,463,19         4,463,19         4,463,19         4,463,19         4,463,19         4,470,26         2,114,39         2,114,39         2,010,80         2,114,39         2,010,80         2,143,89         2,000,74         4,463,19         2,244,69	31-35		1,942.61	1,692.77	1,796.87	1,900.40		1,757.84	1,821.82	4,141.96	4,290.85	3,831.23	3,968.96
2,100.06         2,100.06         2,100.06         2,100.06         2,100.06         2,100.06         2,100.06         4,400.00         4,400.00         4,400.00         4,400.00         4,400.00         2,100.06         2,100.06         2,100.06         2,100.06         2,100.06         2,100.06         2,100.06         4,400.00         4,400.00         4,400.00         2,100.00         4,100.00	36		2,028.19	1,776.27	1,876.04	1,946.12		1,800.13	1,865.19	4,301.40	4,456.15	3,978.71	4,121.86
2,182.05         2,201.70         1,944.35         2,038.54         2,103.77         1,186.88         1,955.20         4,620.24         4,762.14         4,791.04         4,791.04         4,791.04         4,791.04         4,791.04         4,791.04         4,791.04         4,791.04         4,791.04         4,791.04         4,791.04         4,791.04         2,288.44         2,103.64         2,103.64         2,103.64         2,103.64         2,103.64         2,103.64         2,103.64         4,790.28         2,730.68         2,700.79         2,700.79         2,700.79         2,700.79         2,700.79         2,700.79         2,700.79         2,700.79         2,700.79         2,700.79         2,700.79         2,700.79         2,700.79         2,700.79         2,700.79         2,700.79         2,700.79         2,700.79         2,700.79	37		2,114.94	1,859.77	1,956.28	1,993.0	220	1,843.50	1,909.65	4,463.19	4,622.63	4,128.30	4,275.84
2,188.49         2,289.49         2,118.49         2,1045.48         2,148.49         2,048.46         4,790.29         4,790.29         4,790.29           2,389.28         2,471.34         2,210.64         2,286.34         2,118.59         2,148.46         2,147.34         2,113.78         4,790.39         4,790.39           2,489.00         2,562.79         2,210.64         2,286.34         2,147.25         2,147.89         5,489.69         5,680.96         5,307.29         4,737.80           2,489.00         2,562.79         2,246.63         2,248.45         2,340.49         2,248.49         5,620.86         5,680.96         5,800.96         5,800.17         5,800.86         5,800.86         5,800.86         5,800.17         5,800.86	38		2,201.70	1,944.35	2,036.53	2,039.9		1,886.88	1,955.20	4,626.14	4,791.45	4,279.10	4,432.00
2,284,94         2,379,04         2,173,22         2,204,346         4,907,340         2,173,22         2,173,20         2,173,20         2,173,20         2,173,20         2,173,20         2,173,20         2,173,20         2,173,20         2,173,20         2,173,20         2,173,20         2,173,20         2,173,20         2,173,20         2,183,40         2,186,40         2,286,41         2,286,37         2,270,22         2,186,40         2,286,37         2,182,40	39		2,290.80	2,028.94	2,118.94	2,087.98		1,931.34	2,000.74	4,790.28	4,962.61	4,430.92	4,590.32
2,389,28         2,281,04         2,286,94         2,186,46         2,226,04         2,102,045,09         2,301,29         3,301,29         4,73,10           2,389,28         2,380,28         2,370,25         2,116,78         2,192,09         5,301,29         4,73,10           2,646,00         2,562,70         2,283,78         2,370,52         2,116,78         2,192,09         5,459,09         5,669,00         5,669,00         5,669,00         5,601,12         6,601,12         6,601,12         6,601,12         6,601,12         6,601,1	40		2,379.90	2,113.52	2,201.36	2,137.2		1,976.89	2,048.46	4,967.30	5,133.78	4,594.66	4,748.65
2,580.00         2,580.70         2,290.00         2,190.80         2,290.00         2,445.50         2,590.00         2,490.00         2,445.50         2,590.00         2,490.00         2,445.50         2,590.00         2,446.40         2,290.00         2,446.40         2,590.00         2,446.40	41		2,471.34	2,210.04	2,285.94	2,186.4		2,022.43	2,095.09	5,122.05	5,307.29	4,737.80	4,909.14
2,565,40         2,369,44         2,456,20         2,369,44         2,456,20         2,456,30         2,456,30         2,456,30         2,456,30         2,456,30         2,456,30         2,456,30         2,456,30         2,456,30         2,456,30         2,456,30         2,456,30         2,456,30         2,456,30         2,567,40         2,567,40         2,567,40         2,567,40         2,567,40         2,567,40         2,567,40         2,567,40         2,567,40         2,567,40         2,567,40         2,567,40         2,567,40         2,567,40         2,567,40         2,567,40         2,567,40         2,567,60         2,567,60         2,567,60         2,567,60         2,567,60         2,567,60         2,567,60         2,567,70         2,567,11         2,567,11         2,567,11         2,567,11         2,567,11         2,567,11         2,567,11         2,567,11         2,567,11         2,567,12         2,367,12	42		2,562.79	2,283.78	2,3/0.53	2,236.8		2,009.00	2,143.89	5,290.67	76.197	4,035.30	5,070.02
2,274.819         2,249.00         2,360.00         2,360.00         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,230.20         3,220.20         3,220.20         3,220.20         3,220.20         3,220.20         3,220.20	43		2,655.40	2,369.44	2,456.20	2,288.4		2,116.78	2,192.69	5,459.69	5,659.00	5,050.12	5,234.47
2,932.08         3,036.42         2,778.08         2,538.39         2,532.30         2,522.09         2,342.33         6,197.11         5,527.26           2,932.08         3,036.42         2,778.03         2,498.64         2,582.30         2,349.39         6,150.22         6,380.00         5,688.84           3,932.08         3,036.42         2,771.21         2,898.64         2,582.30         2,362.09         6,380.00         5,688.84           3,271.27         3,237.86         2,772.20         2,898.64         2,582.30         6,582.67         6,583.70         6,752.20         6,888.44           3,271.27         3,337.86         2,772.20         2,896.73         2,664.78         2,760.91         2,496.47         2,593.79         6,682.47         6,996.87         6,181.16           3,271.27         3,378.66         3,422.68         3,768.47         2,760.91         2,494.87         2,563.79         6,682.47         6,996.87         6,181.16           3,200.00         3,422.68         3,422.68         3,268.47         2,573.71         2,664.78         2,773.02         2,873.71         2,873.71         2,873.71         2,873.71         2,873.84         3,732.84         3,732.84         3,732.84         3,732.84         3,732.84         3,732.84 <td>4 4</td> <td></td> <td>2,749.19</td> <td>2,434.03</td> <td>2,542,35</td> <td>2,340.0</td> <td></td> <td>2 2 1 3 2 9</td> <td>2 202 45</td> <td>5 803 20</td> <td>6.016.57</td> <td>5.367.85</td> <td>5,565,21</td>	4 4		2,749.19	2,434.03	2,542,35	2,340.0		2 2 1 3 2 9	2 202 45	5 803 20	6.016.57	5.367.85	5,565,21
2,932.08         3,036.42         2,583.48         2,588.68         2,341.97         2,394.39         6,150.22         6,380.00         5,688.84           3,025.87         3,133.73         2,798.87         2,898.54         2,653.41         2,644.85         2,361.85         2,446.44         6,150.22         6,564.06         5,881.50           3,184.9         3,222.20         2,884.54         2,989.73         2,647.89         2,76.91         2,495.77         6,682.74         6,564.06         5,881.50           3,212.27         3,331.86         2,971.29         3,175.16         2,664.78         2,760.91         2,446.48         2,568.70         6,682.74         6,682.74         6,181.16         6,749.29         6,015.24           3,066.06         3,401.03         3,222.64         3,268.44         2,772.23         2,818.53         2,518.01         2,662.74         6,682.74         6,395.87         6,111.16           3,066.08         3,175.16         2,779.67         2,879.15         2,566.24         7,042.38         7,315.56         6,544.07           3,684.74         3,485.35         2,966.70         3,000.08         2,682.24         2,702.30         7,402.38         7,702.83         7,106.17           3,684.74         3,485.35	46		2 939 11	2,540.78	2 718 63	2 445 54		2.262.09	2,342,33	5,975.53	6.197.11	5.527.26	5,732.21
3,025,87         3,133,73         2,798,87         2,898,64         2,553,41         2,644,88         2,361,85         2,446,44         6,326,07         6,554,06         6,581,50         6,581,40         6,581,40         6,581,50         6,581,50         6,581,40         6,581,50         6,581,40         6,581,50         6,581,50         6,581,50         6,581,50         6,581,50         6,581,50         6,581,50         6,581,50         6,581,50         6,581,40         6,581,50         6,581,50         6,581,50         6,581,50         6,581,50         6,581,50         6,581,50         6,581,50         6,581,50         6,581,50         6,581,50	47		3,036.42	2.712.12	2,808,63	2,499.48		2,311.97	2,394.39	6,150.22	6,380.00	5,688.84	5,901.38
3,118.49         3,232.20         2,884.54         2,989.73         2,600.68         2,702.30         2,413.91         2,499.57         6,503.10         6,749.29         6,015.24           3,212.27         3,331.86         2,971.29         3,001.30         2,664.78         2,760.31         2,684.87         2,553.79         6,686.24         7,125.62         6,111.6           3,212.27         3,331.86         3,058.05         3,106.10         2,760.01         2,686.24         7,042.38         7,125.62         6,111.6           3,401.03         3,533.60         3,456.89         3,286.42         2,779.67         2,819.53         2,511.15         2,682.24         7,042.38         7,315.55         6,514.07           3,494.81         3,636.67         3,226.48         3,260.48         2,682.24         7,718.63         7,725.27         7,506.54         6,683.24           3,690.78         3,739.48         3,320.48         3,467.48         3,060.08         2,682.24         7,749.33         7,700.08         6,883.24           3,690.86         3,495.07         3,664.48         3,060.09         2,774.89         2,948.57         7,749.33         7,895.88         7,196.17           3,877.66         4,667.75         3,667.81         3,077.45	48		3,133.73	2,798.87	2,898.64	2,553.41		2,361.85	2,446.44	6,326.07	6,564.06	5,851.50	6,071.63
3,212.27         3,331.86         2,971.29         3,001.90         2,664.78         2,760.91         2,464.87         2,553.79         6,682.47         6,936.87         6,181.16           3,306.06         3,432.68         3,626.05         3,175.16         2,775.02         2,818.53         2,511.15         2,608.02         6,681.34         7,125.56         6,141.16           3,401.03         3,532.64         3,228.42         2,877.12         2,939.11         2,662.28         2,718.63         7,225.27         7,506.64         6,683.24           3,684.74         3,686.73         3,408.31         3,566.88         2,896.71         2,624.28         2,718.63         7,225.27         7,506.64         6,683.24           3,684.74         3,686.73         3,409.31         3,662.48         3,000.08         2,679.59         2,775.02         7,506.64         6,683.24           3,684.74         3,867.88         3,465.08         3,662.48         3,000.08         2,679.59         2,775.02         7,506.48         6,683.24           3,877.66         4,067.55         3,663.89         3,467.89         3,000.08         2,679.29         2,948.52         7,790.20         7,799.80         8,091.68         7,720.48           3,877.66         4,067.75	49		3,232.20	2,884.54	2,989.73	2,609.6		2,413.91	2,499.57	6,503.10	6,749.29	6,015.24	6,242.97
3,306.06 3,422.68 3,058.05 3,175.16 2,722.23 2,819.53 2,518.01 2,608.02 6,861.84 7,125.62 6,347.08 3,401.03 3,535.6 3,146.89 3,268.42 2,772.23 2,819.53 2,518.01 2,608.02 4,718.52 6,514.07 3,222.64 3,3363.85 2,865.72 2,393.11 2,526.24.28 7,750.28 7,750.64 6,863.24 2,368.74 3,445.83 3,408.31 3,558.88 2,955.70 3,062.21 2,773.48 2,873.24 7,700.08 6,853.50 3,773.89 2,845.24 3,408.33 3,753.64 3,408.31 3,558.89 3,753.16 3,508.02 2,808.05 7,779.89 8,091.65 7,106.17 2,365.75 4,005.75 3,569.79 3,763.79 3,773.89 2,775.02 2,808.05 7,779.89 8,091.65 7,106.17 2,369.62 4,164.23 3,773.69 3,773.64 3,773.89 3,773.69	20		3,331.86	2,971.29	3,081.90	2,664.78		2,464.87	2,553.79	6,682.47	6,936.87	6,181.16	6,416.48
3,401.03         3,533.50         3,145.89         3,228.42         2,779.67         2,571.15         2,662.24         7,042.38         7,315.55         6,514.07           3,444.81         3,668.67         3,223.64         3,363.85         2,983.12         2,939.11         2,682.24         7,042.38         7,315.55         6,514.07           3,589.78         3,738.44         3,220.48         3,268.72         2,775.02         7,409.33         7,700.08         6,683.50           3,684.74         3,684.74         3,684.74         3,664.48         3,016.49         3,124.36         2,775.02         7,409.37         7,700.08         6,651.40           3,778.53         3,960.86         3,495.07         3,654.48         3,016.49         3,124.36         2,948.59         7,759.80         8,091.65         7,106.17           3,778.53         3,960.86         3,124.35         3,124.35         2,948.59         2,948.59         7,779.80         8,091.65         7,106.17           3,778.52         4,106.72         3,678.49         3,124.35         2,948.59         7,779.80         8,091.65         7,106.17           3,778.52         4,106.72         3,107.81         3,117.65         3,948.59         3,117.65         3,948.59         3,117.65	51		3,432.68	3,058.05	3,175.16	2,722.2		2,518.01	2,608.02	6,861.84	7,125.62	6,347.08	6,591.07
3,494,81         3,666,67         3,222,64         3,363,85         2,897,12         2,939,11         2,624,28         2,718,63         7,225,27         7,506,64         6,683,24           3,693,78         3,739,44         3,320,48         3,320,48         3,320,48         3,320,48         3,320,48         3,750,89         7,749,80         7,709,80         6,683,24           3,684,78         3,495,07         3,654,48         2,016,49         3,124,35         2,734,89         2,882,49         7,779,80         8,091,65         7,196,17           3,778,53         3,960,86         3,495,07         3,654,48         3,016,49         3,124,35         2,790,20         2,889,96         7,779,80         8,091,65         7,196,17           3,874,66         4,057,55         3,567,81         3,753,16         3,124,35         2,948,59         7,779,80         8,091,65         7,196,17           3,874,66         4,057,56         3,677,81         3,126,53         3,260,59         3,260,59         3,260,78         8,499,98         7,719,80         8,091,65         7,196,17           4,065,72         4,164,23         3,677,81         3,260,53         3,260,53         3,290,78         3,489,29         7,719,80         8,489,08         7,196,17	52		3,533.50	3,145.89	3,268.42	2,779.6		2,571.15	2,662.24	7,042.38	7,315.55	6,514.07	6,766.74
3,589,78         3,732,48         3,459,28         3,459,28         3,459,28         3,450,28         2,866,91         3,000,00         2,679,50         7,740,33         7,700,08         6,883,50         6,883,50           3,778,52         3,408,31         3,566,48         3,062,21         2,775,02         7,594,57         7,795,80         7,773,80         6,883,50           3,778,56         4,057,55         3,664,48         3,077,45         3,164,38         2,948,52         7,773,80         8,091,66         7,773,80         8,091,66         7,166,17         7,166,17         7,369,68         7,773,80         8,091,66         7,166,17         7,166,17         7,369,68         7,321,03         8,489,68         7,371,03<	53		3,636.67	3,232.64	3,363.85	2,837.12		2,624.28	2,718.63	7,225.27	7,506.64	6,683.24	6,943.50
3,644,74         3,846,35         3,406,31         3,556,88         2,956,70         3,062,21         2,734,89         2,832,49         7,594,57         7,895,88         7,703,61         7,104,13         7,104,43	54		3,739.84	3,320.48	3,459.28	2,896.91		2,679.59	2,775.02	7,409.33	7,700.08	6,853.50	7,122.43
3,778.53 3,950.86 3,495.07 3,654.48 3,016.49 3,124.35 2,790.20 2,889.96 7,779.80 8,091.65 7,199.17 3,654.48 3,007.45 3,187.56 2,946.59 2,948.52 7,967.38 8,299.76 7,369.89 7,369.68 3,250.99 3,753.16 3,077.45 3,185.5 2,904.65 2,948.52 7,967.38 8,289.78 7,369.68 4,157.30 8,489.08 7,545.35 4,065.75 3,952.69 3,250.96 3,250.96 3,128.53 3,067.81 8,347.22 8,689.55 7,721.03 4,160.72 4,382.29 3,649.56 7,468.59 3,265.99 3,067.81 8,737.76 9,096.37 8,992.52 9,302.70 8,255.64 4,565.70 2,260.32 2,401.00 2,090.75 2,220.88 1,765.58 1,765.58 1,775.79 1,755.09 4,665.70 2,090.75 2,220.88 1,775.70 1,765.58 1,765.58 1,765.59 1,775.79 1,735.06 1,735.09 1,72	25		3,845.35	3,408.31	3,556.88	2,956.70		2,734.89	2,832.49	7,594.57	7,895.86	7,024.83	7,303.53
3.874.66         4.067.55         5.588.39         3.728.16         3.077.45         3.187.66         2.846.59         2.948.82         7.947.38         8.289.78         7.7389.08           3.965.62         4.164.23         3.677.18         3.467.81         3.250.96         2.904.06         3.007.08         8.157.30         8.489.08         7.7389.08           4.065.72         4.273.26         3.760.75         3.316.61         2.961.53         3.067.81         8.7383.22         8.895.57         7.731.03           4.160.72         4.382.29         3.265.03         3.382.27         3.000.09         3.128.53         8.538.32         8.892.37         7.897.79           4.256.85         4.493.67         4.008.43         4.256.86         3.447.92         3.007.86         3.189.26         3.007.81         8.731.76         9.096.36         8.076.72           4.552.89         4.605.04         4.008.43         3.447.92         3.008.69         3.189.26         3.007.81         8.731.76         9.096.36         8.076.72           4.450.29         4.717.59         4.116.44         4.363.08         3.468.47         3.189.02         3.313.97         9.119.81         9.511.38         8.425.66           4.548.77         4.881.31         4.207.53	26		3,950.86	3,495.07	3,654.48	3,016.4		2,790.20	2,889.96	7,779.80	8,091.65	7,196.17	7,484.63
3.99662         4,164.23         3,671.83         3,851.84         3,139.59         3,250.96         2,904.06         3,007.08         8,157.30         8,489.08         7,545.35           4,065.75         4,273.26         3,671.83         3,867.18         3,167.13         8,447.22         8,689.56         7,721.03           4,160.72         4,382.29         3,007.09         3,128.53         3,671.36         8,582.37         7,897.79           4,566.85         4,493.67         3,937.51         4,156.56         3,328.34         3,447.92         3,078.65         3,189.26         8,731.76         9,096.36         8,076.72           4,582.96         4,605.04         4,006.43         4,256.56         3,188.29         3,251.07         8,255.00         9,096.36         8,076.72           4,582.77         4,506.77         3,189.26         3,189.26         3,189.26         3,251.07         8,295.50         9,096.36         8,076.72           4,582.77         4,581.73         4,281.31         4,207.53         4,468.87         3,561.91         3,526.30         3,61.91         3,577.96         9,348.42         9,722.41         8,641.12           2,200.32         2,401.00         2,090.75         2,220.88         1,765.58         1,875.78	25		4,057.55	3,583.99	3,753.16	3,077.4		2,846.59	2,948.52	7,967.38	8,289.78	7,369.68	68.799,7
4,065.75         4,273.26         3,760.75         3,922.69         3,201.72         3,316.61         2,961.53         3,067.81         8,347.22         8,689.55         7,771.03           4,160.72         4,382.29         3,948.59         4,055.66         3,328.34         3,447.22         3,067.81         8,543.22         8,689.55         7,771.03           4,266.85         4,493.67         4,932.69         4,655.64         3,328.34         3,447.74         3,138.29         8,731.76         9,096.36         8,077.72           4,562.99         4,602.9         4,717.59         3,138.29         3,138.29         3,313.97         8,119.81         9,511.38         8,435.66           4,562.9         4,717.59         4,716.44         4,363.66         3,525.30         3,661.91         3,260.83         3,313.97         9,119.81         9,511.38         8,435.66           4,562.2         2,401.00         2,090.75         2,220.88         1,765.56         1,735.06         1,735.06         4,590.97         4,546.57	58	_	4,164.23	3,671.83	3,851.84	3,139.58		2,904.06	3,007.08	8,157.30	8,489.08	7,545.35	7,852.24
4,160.72         4,382.29         3,848.59         4,053.54         3,265.03         3,382.27         3,020.09         3,128.53         8,538.32         8,892.37         7,897.79           4,266.85         4,493.67         4,026.43         4,055.64         3,328.34         3,447.82         3,078.65         3,189.26         8,731.76         9,092.70         8,096.37         7,897.79           4,352.98         4,605.04         4,026.43         4,259.58         3,514.74         3,138.29         3,139.02         9,252.0         9,302.70         8,255.64           4,352.99         4,605.04         4,116.44         4,363.68         3,468.47         3,582.74         3,139.02         3,119.91         9,119.81         9,119.81         9,111.38         8,435.66           4,548.77         4,881.31         4,207.53         4,468.87         3,525.30         3,661.91         3,260.83         3,377.96         9,248.42         9,722.41         8,647.12           2,200.32         2,401.00         2,090.75         2,220.08         1,785.66         1,633.13         1,735.06         4,590.97         4,877.03         4,246.57	59	_	4,273.26	3,760.75	3,952.69	3,201.7		2,961.53	3,067.81	8,347.22	8,689.55	7,721.03	8,037.68
4,256.85 4,493.67 3,937.51 4,156.56 3,322.83 4,347.92 3,078.66 3,189.26 8,731.76 9,096.36 8,076.72 4,256.85 4,4605.04 4,026.43 4,246.87 3,582.74 3,198.02 3,171.59 4,116.44 4,363.08 3,458.47 3,582.74 3,199.02 3,377.95 4,116.44 4,363.08 3,468.47 3,582.74 3,180.02 3,377.95 3,377.95 4,868.77 3,256.30 3,651.91 3,256.89 3,377.95 1,726.58 4,582.77 2,401.00 2,090.75 2,220.88 1,765.58 1,875.78 1,735.06 4,590.97 4,877.03 4,246.57	09	_	4,382.29	3,848.59	4,053.54	3,265.00	9300	3,020.09	3,128.53	8,538.32	8,892.37	7,897.79	8,225.28
4,352.98         4,665.04         4,026.43         4,226.88         3,352.82         3,514,74         3,138.29         3,251.07         8,925.20         9,302.70         8,255.64           4,450.29         4,717.59         4,116.44         4,363.88         3,458.77         3,137.36         9,119.81         9,122.41         8,437.15           4,548.77         4,583.77         4,280.37         3,377.36         9,348.42         9,722.41         8,647.12           2,220.32         2,401.00         2,090.75         2,220.88         1,765.58         1,875.78         1,633.13         1,735.06         4,590.97         4,877.03         4,246.57	19	_	4,493.67	3,937.51	4,156.56	3,328.34		3,078.65	3,189.26	8,731.76	96.960'6	8,076.72	8,413.97
4,50.29         4,717.59         4,116.44         4,363.68         3,458.47         3,582.74         3,199.02         3,313.97         9,119.81         9,511.38         8,435.66           4,548.77         4,831.31         4,207.53         4,468.87         3,525.30         3,651.91         3,260.83         3,377.95         9,348.42         9,722.41         8,647.12           2,260.32         2,401.00         2,090.75         2,220.88         1,765.58         1,875.78         1,633.13         1,735.06         4,590.97         4,877.03         4,246.57	62		4,605.04	4,026.43	4,259.58	3,392.82	-0.50	3,138.29	3,251.07	8,925.20	9,302.70	8,255.64	8,604.83
4,548.77         4,831.31         4,207.53         4,468.87         3,525.30         3,651.91         3,260.83         3,377.95         9,348.42         9,722.41         8,647.12           2,260.32         2,401.00         2,090.75         2,220.88         1,765.58         1,875.78         1,633.13         1,735.06         4,590.97         4,877.03         4,246.57	63	-	4,717.59	4,116.44	4,363.68	3,458.47		3,199.02	3,313.97	9,119.81	9,511.38	8,435.66	8,797.85
2,260.32 2,401.00 2,090.75 2,220.88 1,765.58 1,875.78 1,633.13 1,735.06 4,590.97 4,877.03 4,246.57	49		4,831.31	4,207.53	4,468.87	3,525.30	.,	3,260.83	3,377.95	9,348.42	9,722.41	8,647.12	8,993.05
	+59		2,401.00	2,090.75	2,220.88	1,765.58		1,633.13	1,735.06	4,590.97	4,877.03	4,246.57	4,511.16

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Children

Table 1b
Northwestern National Insurance Company
"MED" Comprehensive Major Medical Policy
Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235 California Rates Including Cumulative Increases Through 2009 Increase

MAN & WIFE

5		\$750 Deductible	ductions			9/ 90 06	at so peductible	1
	Without M	Without Mental Illness	With	With Mental	Without Me	Without Mental Illness	With Mer	Mei
	Œ	Rider	Illnes	Ilness Rider	Œ.	Rider	Illness Ri	B
-	Maximu	Maximum Benefit	Maximur	Maximum Benefit	Maximur	Maximum Benefit	Maximum B	18
Accident	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000	UNLIMITED		5
Sickness	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000	5
SSUE AGE								
TO 25	\$934.37	\$976.58	\$864.28	\$903.32	\$927.34	\$977.75	\$857.77	
26-30	1,174.71	1,248.57	1,086.58	1,154.90	1,107.88	1,162.98	1,024.77	
31-35	1,444.35	1,556.90	1,336.00	1,440.10	1,304.84	1,374.01	1,206.95	
36	1,518.21	1,626.07	1,404.32	1,504.08	1,458.42	1,411.53	1,349.01	
37	1,593.24	1,697.58	1,473.72	1,570.23	1,378.70	1,450.21	1,275.27	
38	1,668.27	1,767.92	1,543.12	1,635.30	1,416.21	1,490.07	1,309.97	
39	1,743.30	1,840.61	1,612.52	1,702.53	1,454.90	1,529.93	1,345.76	
40	1,819.51	1,914.47	1,683.01	1,770.85	1,495.94	1,573.31	1,383.71	
41	1,908.61	1,990.67	1,765.43	1,841.33	1,536.97	1,615.52	1,421.67	
45	1,973.09	2,066.88	1,825.07	1,911.82	1,578.00	1,658.89	1,459.62	
43	2,050.46	2,144.25	1,896.64	1,983.39	1,622.55	1,704.62	1,500.83	
44	2,126.67	2,222.80	1,967.13	2,056.05	1,665.93	1,749.17	1,540.95	
45	2,205.21	2,302.52	2,039.78	2,129.79	1,710.48	1,796.06	1,582.16	
46	2,283.76	2,383.41	2,112.44	2,204.61	1,756.20	1,842.95	1,624.45	
47	2,362.31	2,466.65	2,185.09	2,281.61	1,803.09	1,892.19	1,667.83	
48	2,442.03	2,549.89	2,258.83	2,358.60	1,849.99	1,941.43	1,711.21	
49	2,520.58	2,634.30	2,331.49	2,436.68	1,900.40	1,993.02	1,757.84	
20	2,600.30	2,719.88	2,405.23	2,515.84	1,948.47	2,044.60	1,802.30	
51	2,681.19	2,807.81	2,480.05	2,597.17	2,000.05	2,097.36	1,850.01	
25	2,763.26	2,895.74	2,555.96	2,678.50	2,051.64	2,150.11	1,897.72	
53	2,842.98	2,984.84	2,629.70	2,760.92	2,103.22	2,205.21	1,945.44	
54	2,925.05	3,075.11	2,705.61	2,844.42	2,158.32	2,261.49	1,996.41	
55	3,007.11	3,167.72	2,781.52	2,930.09	2,212.25	2,317.76	2,046.29	
26	3,089.18	3,261.51	2,857.43	3,016.84	2,267.35	2,375.21	2,097.26	
22	3,172.41	3,355.30	2,934.42	3,103.59	2,323.62	2,433.83	2,149.31	
28	3,255.65	3,450.26	3,011.42	3,191.43	2,382.24	2,493.62	2,203.53	
69	3,340.06	3,547.57	3,089.50	3,281.44	2,439.69	2,554.58	2,256.67	
9	3,423.30	3,644.88	3,166.49	3,371.44	2,499.48	2,616.71	2,311.97	
19	3,507.71	3,744.53	3,244.57	3,463.62	2,559.27	2,678.85	2,367.28	
62	3,592.12	3,844.18	3,322.64	3,555.79	2,620.23	2,742.16	2,423.67	
63	3,678.88	3,946.17	3,402.89	3,650.14	2,682.37	2,806.64	2,481.14	-
2	3,767.97	4,050.51	3,485.31	3,746.65	2,746.85	2,873.46	2,540.78	
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With A	With Mental	Without Me	Without Mental Illness	With	With Mental
Illness	Illness Rider	ä	Rider	Illnes	Illness Rider
,000 ,000	ximum Benefit ,000 UNLIMITED ,000 UNLIMITED	Maximur \$100,000 \$100,000	Maximum Benefit DO,000 UNLIMITED DO,000 UNLIMITED	Maximul \$100,000 \$100,000	Maximum Benefit 00,000 UNLIMITED 00,000 UNLIMITED
7.77	\$904.40	\$2,055.15	\$2,158.32	\$1,900.98	\$1,996.41
4.77	1,075.74	2,552.23	2,684.71	2,360.77	2,483.31
6.95	1,270.93	3,095.04	3,243.93	2,862.85	3,000.57
9.01	1,305.63	3,225.17	3,379.92	2,983.22	3,126.37
5.27	1,341.42	3,356.48	3,515.92	3,104.68	3,252.16
9.97	1,378.29	3,490.12	3,655.43	3,228.30	3,381.20
97.0	1,415.16	3,624.95	3,797.28	3,353.01	3,512.42
1 67	1,455.20	3,000,45	4 085 69	3,490.73	3 779 18
9.62	1.534.45	4,042.31	4,233.40	3,739.06	3,915.82
0.83	1,576.74	4,184.16	4,383.47	3,870.27	4,054.62
0.95	1,617.95	4,328.36	4,533.53	4,003.66	4,193.43
2.16	1,661.32	4,473.74	4,687.11	4,138.12	4,335.49
4.45	1,704.70	4,621.45	4,843.03	4,274.76	4,479.71
7.83	1,750.24	4,770.35	5,000.13	4,412.48	4,625.03
1.21	1,795.79	4,921.58	5,170.12	4,552.37	4,782.27
7.84	1,843.50	5,073.99	5,320.18	4,693.34	4,921.07
2.30	1,891.22	5,229.91	5,484.31	4,837.57	5,072.89
0.01	1,940.02	5,385.84	5,649.62	4,981.80	5,225.79
7.72	1,988.82	5,542.93	5,816.09	5,127.11	5,379.78
5.44	2,039.78	5,703.55	5,984.91	5,275.67	5,535.93
6.41	2,091.83	5,865.33	6,156.08	5,425.32	5,694.26
6.29	2,143.89	6,028.29	6,329.59	5,576.06	5,854.75
7.26	2,197.02	6,192.42	6,504.27	5,727.87	6,016.33
9.31	2,251.24	6,360.07	6,682.47	5,882.95	6,181.16
3.53	2,306.55	6,530.06	6,861.84	6,040.19	6,347.08
29.9	2,362.94	6,700.05	7,042.38	6,197.43	6,514.07
1.97	2,420.41	6,871.22	7,225.27	6,355.75	6,683.24
7.28	2,477.89	7,045.90	7,410.51	6,517.33	6,854.58
3.67	2,536.44	7,220.58	7,598.08	6,678.91	7,028.09
1.14	2,596.09	7,397.61	7,789.18	6,842.65	7,204.85
0.78	2,657.90	7,609.81	7,983.79	7,038.93	7,384.86
Ā	AN	Y N	NA	NA	NA

\$154.75	\$159.44	\$143.14	\$147.48
309.50	318.88	286.29	294.96
464.26	478.32	429.43	442.44
619.01	637.77	572.57	589.92

Children	-	2	3	4 or More

# Table 1c Northwestern National Insurance Company "MED" Comprehensive Major Medical Policy Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235 California Rates Including Cumulative Increases Through 2009 Increase

MAN & WIFE

WOMEN

MEN

		\$1,000 Deductible	aductible			\$1,000 Deductibl	ductibl
	Without M	Without Mental Illness	With	With Mental	Without M	Without Mental Illness	S
	Œ	Rider	Illnes	Illness Rider	Œ	Rider	=
	Maximu	Maximum Benefit	Maximur	Maximum Benefit	Maximu	Maximum Benefit	Max
Accident	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,0
Sickness	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,0
ISSUE AGE							
TO 25	\$1,270.11	\$1,337.45	\$1,174.83	\$1,237.12	\$1,139.17	\$1,219.61	\$1,053.
26-30		1,739.62	1,500.11	1,609.12	1,397.31	1,485.23	1,292.
31-35		2,190.43	1,860.00	2,026.11	1,657.32	1,767.68	1,532.
36	2,117.48	2,289.57	1,958.63	2,117.81	1,709.69	1,821.93	1,581.
37	2,222.23	2,388.71	2,055.52	2,209.51	1,762.07	1,876.17	1,629.
38	2,330.72	2,489.72	2,155.87	2,302.94	1,814.45	1,932.29	1,678.
39	2,439.21	2,594.47	2,256.23	2,399.84	1,870.56	1,990.28	1,730.
40	2,547.71	2,699.22	2,356.58	2,496.73	1,928.55	2,052.01	1,783.
41	2,658.07	2,807.71	2,458.67	2,597.08	1,986.54	2,111.86	1,837.
42	2,768.43	2,918.08	2,560.75	2,699.17	2,046.39	2,175.46	1,892.
43	2,880.67	3,030.31	2,664.56	2,802.98	2,109.99	2,240.93	1,951.
44	2,991.03	3,144.41	2,766.65	2,908.53	2,173.59	2,306.40	2,010.
45	3,105.13	3,260.39	2,872.19	3,015.80	2,237.19	2,373.74	2,069.
46	3,219.24	3,378.23	2,977.74	3,124.81	2,304.53	2,442.95	2,131.
47	3,333.34	3,499.82	3,083.28	3,237.27	2,371.87	2,514.04	2,193.
48	3,449.32	3,621.41	3,190.56	3,349.74	2,441.08	2,586.99	2,257.
49	3,565.29	3,746.74	3,297.83	3,465.66	2,514.04	2,661.81	2,325.
20	3,681.27	3,872.06	3,405.10	3,581.59	2,585.12	2,738.50	2,391.
51	3,799.11	4,001.13	3,514.11	3,700.97	2,659.94	2,815.20	2,460.
52	3,918.83	4,130.20	3,624.84	3,820.36	2,736.63	2,893.76	2,531.
53	4,038.54	4,264.88	3,735.58	3,944.94	2,811.45	2,974.19	2,600.
54	4,178.84	4,399.56	3,865.35	4,069.52	2,891.89	3,056.50	2,674.
55	4,279.85	4,536.11	3,958.78	4,195.82	2,972.32	3,140.67	2,749.
26	4,401.43	4,676.41	4,071.25	4,325.59	3,054.63	3,226.72	2,825.
22	4,524.89	4,816.70	4,185.44	4,455.36	3,138.80	3,314.64	2,903.
58	4,648.35	4,958.86	4,299.64	4,586.86	3,222.98	3,400.68	2,981.
29	4,773.67	5,104.76	4,415.56	4,721.81	3,309.02	3,492.34	3,060.
09	4,897.13	5,250.67	4,529.76	4,856.77	3,398.81	3,585.87	3,143.
19	5,022.46	5,400.31	4,645.68	4,995.19	3,486.73	3,677.52	3,225.
62	5,149.66	5,551.83	4,763.34	5,135.34	3,578.39	3,772.92	3,309.
63	5,278.73	5,705.21	4,882.73	5,277.22	3,670.04	3,868.32	3,394.
49	5,411.54	5,862.34	5,005.57	5,422.56	3,763.57	3,965.59	3,481.
<b>65</b> +	2,547.71	2,772.17	2,356.58	2,564.21	1,911.71	2,169.85	1,768.

With	With Mental	Without M	Without Mental Illness   Wi	With	With Mental
Illnes	Illness Rider	Œ	Rider	Illnes	Ilness Rider
aximu	aximum Benefit	Maximu	Maximum Benefit	Maximu	Maximum Benefit
000	UNLIMITED	\$100,000	UNLIMITED	\$100,000	UNLIMITED
000	UNLIMITED	\$100,000	UNLIMITED	\$100,000	UNLIMITED
33.71	\$1,128.11	\$2,798.36	\$2,962.97	\$2,588.43	\$2,740.69
92.49	1,373.81	3,514.79	3,726.16	3,251.11	3,446.63
32.99	1,635.07	4,294.81	4,532.37	3,972.62	4,192.36
31.44	1,685.25	4,481.87	4,728.78	4,145.65	4,374.04
88.63	1,735.43	4,674.53	4,928.93	4,323.86	4,559.17
8.33	1,787.33	4,869.07	5,132.82	4,503.80	4,747.77
30.24	1,840.97	5,069.22	5,344.20	4,688.94	4,943.28
33.87	1,898.07	5,271.24	5,555.57	4,875.81	5,138.80
37.51	1,953.44	5,475.13	5,770.68	5,064.40	5,337.78
95.88	2,012.26	5,686.51	5,991.41	5,259.92	5,541.95
11.71	2,072.82	5,897.88	6,215.88	5,455.43	5,749.57
0.53	2,133.38	6,116.74	6,444.09	5,657.87	5,960.66
98.36	2,195.67	6,335.59	6,676.04	5,860.31	6,175.21
31.65	2,259.69	6,558.19	6,911.73	6,066.21	6,393.22
33.94	2,325.44	6,786.40	7,153.03	6,277.30	6,616.42
96.79	2,392.92	7,016.48	7,396.20	6,490.12	6,841.35
5.44	2,462.13	7,250.30	7,643.12	6,706.39	7,069.74
11.19	2,533.07	7,489.73	7,895.64	6,927.86	7,303.33
30.40	2,604.01	7,731.03	8,151.91	7,151.07	7,540.37
31.34	2,676.68	7,974.21	8,410.05	7,376.00	7,779.14
0.54	2,751.08	8,224.86	8,673.80	7,607.85	8,023.10
4.94	2,827.21	8,477.39	8,941.29	7,841.43	8,270.53
19.35	2,905.07	8,731.78	9,212.52	8,076.74	8,521.41
5.48	2,984.66	8,989.92	9,487.49	8,315.51	8,775.76
3.34	3,065.98	9,253.67	9,768.07	8,559.48	9,035.29
31.20	3,145.57	9,521.16	10,050.53	8,806.90	9,296.56
90.79	3,230.35	9,790.52	10,336.73	9,056.06	9,561.28
13.84	3,316.86	10,063.62	10,628.53	9,308.67	9,831.20
5.16	3,401.64	10,340.47	10,922.21	9,564.74	10,102.85
96.60	3,489.89	10,621.05	11,223.37	9,824.28	10,381.42
4.72	3,578.13	10,903.51	11,528.27	10,085.55	10,663.44
31.23	3,668.10	11,240.21	11,836.92	10,396.99	10,948.93
38 30	2.007.07	5,243.19	2,699.60	4,849.85	5,272.03

\$192.67	\$200.15	\$178.21	\$185.14
385.34	400.30	356.43	370.27
578.00	600.45	534.64	555.41
770.67	800.60	712.86	740.54

# Table 1d Northwestern National Insurance Company "MED" Comprehensive Major Medical Policy Annual Premium Rates Per \$5 Room & Board Unit

# California Rates Including Cumulative Increases Through 2009 Increase Forms 27045, 27173, 27183, 27193, 27233, 27235

WOMEN

MEN

\$1,000 Deductible

\$1,000 Deductible MAN & WIFE

> Maximum Benefit \$25,000 UNLIMITED \$25,000 \$25,000 \$1,126.38 1,470.70 1,851.35 1,932.67 2,015.72 2,100.51 2,185.29 2,273.53 2,360.04 2,450.01 With Mental Illness Rider \$1,091.78 1,398.03 1,325.40 1,913.64 2,003.61 2,003.61 2,276.99 2,276.99 2,276.99 2,265.99 2,560.75 2,667.76 2,657.64 2,853.16 2,953.16 2,953.16 3,029.64 3,029.64 3,029.64 \$1,000 Deductible Maximum Benefit \$25,000 UNLIMITED \$25,000 \$25,000 \$1,217.74 1,589.98 2,001.50 2,089.42 2,179.20 2,270.86 2,362.52 Without Mental Illness

> > Accident Sickness

	Without h.	Without Month I soull leader	With	With Montal
_	A IIIIOUI IA	cilia illicas		
_	<u>~</u>	Rider	Illness	Illness Hider
efit	Maximu	Maximum Benefit	Maximur	Maximum Benefit
MITED	\$25,000	UNLIMITED	\$25,000	UNLIMITED
000	\$25,000	\$25,000	\$25,000	\$25,000
13.92	\$2,613.18	\$2,691.74	\$2,417.14	\$2,489.81
245.77	3,290.32	3,395.07	3,043.49	3,140.38
179.35	4,027.32	4,152.65	3,725.20	3,841.12
529.53	4,201.28	4,334.09	3,886.11	4,008.96
86.775	4,380.86	4,517.41	4,052.21	4,178.52
328.15	4,562.30	4,704.46	4,220.05	4,351.54
90.086	4,749.36	4,895.26	4,393.07	4,528.03
731.97	4,936.41	5,087.93	4,566.09	4,706.24
785.60	5,127.21	5,280.60	4,742.58	4,884.46
339.24	5,321.75	5,480.75	4,922.52	5,069.59
394.61	5,520.03	5,680.90	5,105.93	5,254.73
949.98	5,722.05	5,884.79	5,292.79	5,443.32
005.34	5,925.94	6,090.55	5,481.39	5,633.65
962.44	6,133.57	6,298.18	5,673.44	5,825.70
19.54	6,344.95	6,511.43	5,868.96	6,022.95
180.10	6,558.19	6,726.54	6,066.21	6,221.93
238.93	6,777.05	6,943.53	6,268.65	6,422.64
99.48	6,997.77	7,162.38	6,472.81	6,625.07
360.04	7,222.24	7,386.85	6,680.44	6,832.70
124.06	7,448.58	7,611.32	6,889.80	7,040.33
184.62	7,680.53	7,841.40	7,104.35	7,253.15
548.64	7,914.35	8,071.48	7,320.63	7,465.97
314.39	8,150.04	8,305.30	7,538.64	7,682.25
380.14	8,389.47	8,540.99	7,760.11	7,900.26
19.74	8,634.51	8,782.29	7,986.77	8,123.46
313.36	8,881.43	9,023.59	8,215.16	8,346.66
380.84	9,132.08	9,268.63	8,447.01	8,573.32
920.05	9,384.61	9,517.42	8,680.59	8,803.44
019.26	9,640.88	9,766.20	8,917.64	9,033.56
03.060	9,900.88	10,020.60	9,158.14	9,268.87
161.14	10,160.89	10,273.13	9,398.64	9,502.46
33.81	10,422.77	10,531.26	9,640.87	9,741.23
AN	AN	AN	NA	AN

Children	-	2	9	4 or More

	Without Mental Illness	With	With Mental
æ	Rider	Illnes	Illness Rider
Maximu	Maximum Benefit	Maximu	Maximum Benefit
\$25,000	UNLIMITED	\$25,000	UNLIMITED
\$25,000	\$25,000	\$25,000	\$25,000
\$1,056.87	\$1,096.15	\$977.58	\$1,013.92
1,296.30	1,346.80	1,199.05	1,245.77
1,546.95	1,599.33	1,430.91	1,479.35
1,597.46	1,653.58	1,477.62	1,529.53
,647.97	1,705.95	1,524.34	1,577.98
1,700.34	1,760.20	1,572.78	1,628.15
1,754.59	1,816.32	1,622.96	1,680.06
1,808.83	1,872.43	1,673.14	1,731.97
1,864.95	1,930.42	1,725.05	1,785.60
1,921.07	1,988.41	1,776.95	1,839.24
1,979.05	2,048.27	1,830.59	1,894.61
2,038.91	2,108.12	1,885.96	1,949.98
2,098.77	2,167.98	1,941.32	2,005.34
2,160.50	2,229.71	1,998.42	2,062.44
2,222.23	2,291.44	2,055.52	2,119.54
2,287.70	2,356.91	2,116.08	2,180.10
2,353.17	2,420.51	2,176.64	2,238.93
2,418.64	2,485.98	2,237.20	2,299.48
2,485.98	2,551.45	2,299.48	2,360.04
2,555.19	2,620.66	2,363.50	2,424.06
2,622.53	2,686.13	2,425.79	2,484.62
2,693.61	2,755.34	2,491.54	2,548.64
2,766.56	2,826.42	2,559.02	2,614.39
2,835.77	2,897.50	2,623.04	2,680.14
2,914.34	2,970.45	2,695.71	2,747.61
2,989.16	3,041.53	2,764.92	2,813.36
3,065.85	3,114.49	2,835.86	2,880.84
3,144.41	3,189.31	2,908.53	2,950.05
3,222.98	3,264.13	2,981.20	3,019.26
3,303.41	3,340.82	3,055.60	3,090.20
3,383.85	3,417.52	3,130.00	3,161.14
3,466.15	3,496.08	3,206.13	3,233.81
VIV	NA	AN	AN

2,541.72 2,635.15 2,728.58

2,823.75 2,920.64 3,019.26 3,119.62 3,219.97

2,457.92 2,551.45 2,747.86 2,349.88 3,157.51 3,264.13 3,264.13 3,264.13 3,264.13 3,376.62 3,481.12 3,591.48 3,703.71 4,693.71 4,169.48

18SUE AGE
TO 25 \$1.180.32
26-30
1.511.41
31-35
1.973.44
38 2.068.84
40 2.362.52
41 2.461.66
42 2.362.52
44 2.362.52
44 2.362.52
44 2.362.52
45 2.977.31
46 2.977.31
47 3.084.56
48 3.191.18
49 3.257.35
50 3.267.87
51 3.662.67
52 3.632.63
53 3.46.74
54 4.96.84
56 4.090.92
57 4.208.76
56 4.386.04
66 4.685.76
67 4.683.76
68 4.326.61
68 4.326.61
68 4.326.61
68 4.326.61
68 4.326.61
68 4.326.61
68 4.326.61
68 4.326.61
68 4.326.61

3,322.05

3,425.87 3,531.41 3,638.69 3,745.96 3,856.70

3,360.12 3,465.66 3,571.21 3,676.75 3,784.03 3,893.03

3,965.70

4,078.17 4,192.36

4,002.04

4,532.37

4,308.29 4,422.48 4,541.87 4,662.99

4,223.51 4,334.24 4,448.44 4,564.36

4,657.70 4,781.16 4,910.23 5,041.16 5,175.85 NA

4,683.75 NA

9.57	\$188.93	\$166.10	\$174.75
9.15	377.85	332.21	349.51
538.72	566.78	498.31	524.26
8.30	755.71	664.41	699.02

Northwestern National Insurance Company "MED" Comprehensive Major Medical Policy Annual Premium Rates Per \$5 Room & Board Unit Table 1e

Forms 27045, 27173, 27183, 27193, 27233, 27235 California Rates Including Cumulative Increases Through 2009 Increase

	MEN	\$5.000 Deductible	ductible		WOMEN	\$5.000 D	S5.000 Deductible		MAN & WIFE	FE \$5,000 Deductible	aductible	
	Without N	Without Mental Illness Rider	With I	With Mental Illness Rider	Without	Without Mental Illness Rider	With Mental Illness Rider	lental Rider	Without N	Without Mental Illness Rider	With P	With Mental
Accident	Maximu \$100,000 \$100,000	Maximum Benefit \$100,000 UNLIMITED \$100,000 UNLIMITED	Maximur \$100,000 \$100,000	Maximum Benefit \$100,000 UNLIMITED \$100,000 UNLIMITED	\$100,000 \$100,000	Maximum Benefit \$100,000 UNLIMITED \$100,000 UNLIMITED	1000000	Maximum Benefit \$100,000 UNLIMITED \$100,000 UNLIMITED	Maximu \$100,000 \$100,000	Maximum Benefit \$100,000 UNLIMITED \$100,000 UNLIMITED	Maximum Benefit \$100,000 UNLIMITE \$100,000 UNLIMITE	Maximum Benefit 00,000 UNLIMITE 00,000 UNLIMITE
ISSUE AGE	—,,,,											
TO 25	\$393.78	\$443.01	\$364.24	\$409.77	\$377.38	3 \$436.17	\$349.07	\$403.45	\$876.44	\$996.77	\$810.70	\$921.9
26-30	443.01	529.15	409.77	489.45	432.07	7 496.33	399.66	459.10	1,041.89	1,196.39	963.73	1,106.6
31-35	5 492.23	623.49	455.30	576.72	463.52		428.75	503.36	1,186.82	1,360.47	1,097.79	1,258.4
36	510.01	635.80	471.75	588.10	473.09		437.60	513.48	1,211.43	1,391.92	1,120.56	1,287.5
37			489.45	602.01	482.66		446.45	523.60	1,240.15	1,426.10	1,147.11	1,319.1
38			508.45	615.93	493.60		456.57	536.25	1,271.60	1,464.39	1,176.20	1,354.5
39			529.92	634.90	205.90		467.95	548.89	1,304.41	1,505.41	1,206.56	1,392.4
40	596.15	206.90	551.42	653.87	519.58		480.60	264.07	1,341.33	1,549.16	1,240.71	1,432.9
41	622.13	731.51	575.45	676.63	534.62		494.51	579.25	1,379.61	1,595.65	1,276.12	1,475.9
42	646.74	756.12	598.22	699.40	551.03		509.69	596.95	1,422.00	1,644.87	1,315.32	1,521.4
43	8 675.45	784.83	624.78	725.96	568.80		526.13	614.66	1,465.75	1,698.20	1,355.80	1,570.8
44		814.92	650.07	753.78	586.58		542.57	632.37	1,513.61	1,752.89	1,400.06	1,621.3
45		847.73	679.16	784.14	605.72		560.28	652.60	1,562.83	1,811.68	1,445.59	1,675.7
46	3 765.69	881.91	708.25	815.75	626.23	3 727.41	579.25	672.84	1,614.79	1,873.21	1,493.65	1,732.6
47	798.51	918.83	738.61	849.90	648.10		599.48	695.60	1,670.85	1,938.84	1,545.51	1,793.3
48	834.06	959.85	771.49	887.84	86.699		619.72	718.37	1,728.28	2,005.84	1,598.63	1,855.3
49	9 868.24	1,000.87	803.11	925.79	96.369		643.75	743.66	1,788.44	2,075.57	1,654.27	1,919.8
90	905.16	1,044.62	837.25	966.26	719.20		665.25	768.96	1,852.70	2,149.41	1,713.72	1,988.1
51	943.44	11,091.11	872.67	1,009.26	746.55		690.55	795.52	1,918.33	2,225.98	1,774.42	2,058.9
52	984.46	_	910.61	1,053.52	775.26		717.10	823.34	1,986.70	2,308.02	1,837.66	2,134.8
53	_	1,190.93	948.55	1,101.58	802.61		742.40	852.43	2,059.17	2,387.32	1,904.69	2,208.2
54	1,067.87	1,242.88	987.76	1,149.64	834.06		771.49	882.79	2,133.00	2,472.09	1,972.99	2,286.6
55	1,111.62	1,298.94	1,028.23	1,201.50	864.14		799.31	913.14	2,209.57	2,560.97	2,043.81	2,368.8
56	3 1,156.74	1,357.74	1,069.97	1,255.88	896.95	5 1,022.75	829.67	946.02	2,288.87	2,652.58	2,117.17	2,453.5
22	1,203.23	1,419.27	1,112.97	1,312.79	929.77	-	860.02	978.90	2,370.91	2,746.92	2,193.05	2,540.8
58	1,251.09	1,478.06	1,157.23	1,367.18	965.32	_	892.90	1,013.05	2,457.05	2,844.00	2,272.73	2,630.6
59	1,301.68	1,543.69	1,204.03	1,427.89	999.50	-	924.52	1,048.47	2,544.56	2,943.81	2,353.67	2,722.9
09	1,350.90	1,609.32	1,249.56	1,488.59	1,036.42	2 1,173.15	958.67	1,085.14	2,634.80	3,047.73	2,437.14	2,819.0
19	-	1,679.05	1,297.62	1,553.09	1,074.70	-	994.08	1,123.08	2,727.78	3,153.01	2,523.15	2,916.4
62	1,456.18	1,750.15	1,346.94	1,618.86	1,112.99	9 1,255.19	1,029.49	1,161.03	2,823.49	3,263.76	2,611.68	3,018.9
63	-	1,823.99	1,398.80	1,687.16	1,154.01	_	1,067.44	1,201.50	2,921.94	3,378.62	2,702.74	3,125.1
2	1,571.04	1,900.56	1,453.18	1,757.98	1,197.76	-	1,107.91	1,244.50	3,062.77		2,833.01	3,236.4
+99	1,452.08	1,616.16	1,343.15	1,494.92	1,047.36	3 1,175.88	968.79	1,087.67	3,027.22	3,360.84	2,800.12	3,108.7

\$921.99 1,106.64 1,258.41 1,287.50 1,319.12 1,324.53 1,322.94 1,432.94 1,475.95 1,521.48 1,570.80 1,621.39

\$100,000 UNLIMITED \$100,000 UNLIMITED Maximum Benefit

1,675.77 1,732.69 1,793.39 1,855.37 1,919.87

1,988.16 2,058.99 2,134.87 2,208.64 2,368.85 2,453.59 2,540.85 2,630.65 2,722.97 2,819.09 2,916.48 3,018.92 3,125.16 3,108.72

\$73.83	\$79.30	\$68.30	\$73.35
7.67	158.61	136.59	146.71
1.50	237.91	204.89	220.06
295.34	317.22	273,18	293.42

Children

4 or More

# Table 1f Northwestern National Insurance Company "MED" Comprehensive Major Medical Policy Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27233, 27235 California Rates Including Cumulative Increases Through 2009 Increase

MAN & WIFE

	MEN	\$10,000 Deductible	eductible		WOMEN	\$10,000 Deductible	eductible
	Without M	Without Mental Illness	With	With Mental	Without Mental Illness	ntal Illness	With N
	Œ	Rider	Illness	Ilness Rider	Ric	Rider	Illness
	Maximu	Maximum Benefit	Maximur	Maximum Benefit	Maximum Benefit	n Benefit	Maximum
Accident	\$100,000	UNLIMITED	\$100,000	UNLIMITED		UNLIMITED	\$100,000
Sickness	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000
ISSUE AGE							
TO 25	\$284.40	\$333.62	\$263.06	\$308.60	\$263.89	\$322.68	\$244.09
26-30	339.09	425.23	313.65	393.33	315.85	380.11	292.15
31-35	384.21	515.48	355.39	476.81	340.46	421.13	314.92
36	403.36	529.15	373.10	489.45	352.77	434.80	326.30
37	421.13	542.82	389.54	502.10	365.07	448.48	337.68
38	440.27	556.49	407.24	514.75	377.38	463.52	349.07
39	459.42	572.90	424.95	529.92	391.05	478.56	361.71
40	478.56	589.31	442.66	545.10	404.72	494.97	374.36
41	500.43	609.82	462.89	564.07	419.76	511.37	388.27
42	519.58	628.96	480.60	581.78	434.80	529.15	402.19
43	541.45	649.47	500.84	600.75	451.21	546.92	417.36
44	560.60	672.72	518.54	622.25	468.99	266.07	433.80
45	582.47	96'369	538.78	643.75	485.39	585.21	448.98
46	604.35	720.57	559.01	666.52	503.17	604.35	465.42
47	626.23	747.92	579.25	691.81	522.31	626.23	483.13
48	648.10	773.90	599.48	715.84	541.45	648.10	500.84
49	86.699	802.61	619.72	742.40	561.96	86.699	519.81
20	691.86	831.32	639.96	768.96	581.11	693.23	537.51
51	715.10	862.77	661.46	798.05	602.98	716.47	557.75
52	739.71	894.22	684.22	827.14	624.86	739.71	577.98
53	762.96	928.40	705.72	858.76	646.74	765.69	598.22
54	787.57	962.58	728.49	890.37	671.35	791.67	620.98
55	810.81	998.13	749.99	923.26	694.59	817.65	645.49
99	834.06	1,035.05	771.49	957.40	719.20	845.00	665.25
25	860.04	1,073.34	795.52	992.82	743.82	872.34	688.02
58	884.65	1,111.62	818.28	1,028.23	769.79	899.69	712.05
59	910.63	1,152.64	842.31	1,066.17	795.77	929.77	736.08
09	935.24	1,193.66	865.08	1,104.11	823.12	929.82	761.37
19	962.58	1,238.78	890.37	1,145.85	850.47	989.93	786.67
62	988.56	1,282.53	914.40	1,186.32	879.18	1,021.38	813.22
63	1,018.64	1,330.39	942.23	1,230.59	910.63	1,055.56	842.31
9	1,051.46	1,380.98	972.58	1,277.38	944.81	1,092.48	873.93
65+	1,339.96	1,504.04	1,239.44	1,391.21	951.65	1,080,17	880.26

				11.111	
With Mental Illness Rider	With Mental	Without M	Without Mental Illness Rider	Mithes	with Mental
15	ximum Benefit 000 UNLIMITED	Maximu \$100,000	Maximum Benefit 00,000 UNLIMITED	Maximu \$100,000	Maximum Benefit 00,000 UNLIMITED
99	CINCIMILED	9100,000	ONE IMILED	000,001\$	ONFINITED
4.09	\$298.48	\$593.41	\$713.73	\$548.89	\$660.19
2.15	351.60	690.49	845.00	638.69	781.61
4.92	389.54	767.06	940.71	709.52	870.14
6.30	402.19	794.41	974.89	734.81	901.76
2.68	414.83	824.49	1,010.44	762.64	934.64
9.07	428.75	857.30	1,050.09	792.99	971.32
1.71	442.66	892.85	1,093.85	825.87	1,011.79
4.36	457.83	929.77	1,137.60	860.02	1,052.26
8.27	473.01	970.79	1,186.82	96'268	1,097.79
2.19	489.45	1,014.54	1,238.78	938.43	1,145.85
7.36	505.89	1,059.66	1,292.11	980.17	1,195.17
3.80	523.60	1,107.52	1,346.80	1,024.44	1,245.76
86.8	541.31	1,158.11	1,406.96	1,071.23	1,301.41
5.45	559.01	1,211.43	1,469.86	1,120.56	1,359.59
3.13	579.25	1,267.49	1,535.49	1,172.41	1,420.30
0.84	599.48	1,324.92	1,602.48	1,225.53	1,482.27
9.81	619.72	1,386.45	1,673.58	1,282.44	1,548.04
7.51	641.22	1,450.71	1,747.42	1,341.88	1,616.33
7.75	662.72	1,516.34	1,823.99	1,402.59	1,687.16
7.98	684.22	1,584.71	1,903.29	1,465.83	1,760.51
8.22	708.25	1,655.81	1,983.96	1,531.59	1,835.13
96.0	732.28	1,729.64	2,068.74	1,599.89	1,913.54
2.49	756.31	1,806.21	2,157.61	1,670.71	1,995.75
5.25	781.61	1,884.15	2,247.85	1,742.80	2,079.22
8.02	806.90	1,966.19	2,342.20	1,818.69	2,166.49
2.05	832.20	2,050.96	2,437.91	1,897.10	2,255.02
80.9	860.02	2,137.10	2,536.36	1,976.78	2,346.08
1.37	887.84	2,225.98	2,638.90	2,058.99	2,440.94
29.9	915.67	2,318.95	2,744.19	2,144.99	2,538.32
3.22	944.76	2,413.30	2,853.57	2,232.26	2,639.50
2.31	976.38	2,510.38	2,967.06	2,322.05	2,744.47
3.93	1,010.52	2,656.68	3,092.85	2,457.38	2,860.83
96 0	999,14	2,807.08	3,140.71	2,596.50	2,905.10

.43	\$62.90	\$53.12	\$58.18
14.85	125.79	106.24	116.36
86 67	188 69	159.36	174 53
1	0000	0,000	7000
1	86.162	212.40	232.11

Children

4 or More

# Table 1g Northwestern National Insurance Company "MED" Comprehensive Major Medical Policy Annual Premium Rates Per \$5 Room & Board Unit

Forms 27045, 27173, 27183, 27193, 27235, 27235 California Rates Including Cumulative Increases Through 2009 Increase

\$100,000 UNLIMITED \$100,000 UNLIMITED Maximum Benefit

	MEN	\$15.000 D	\$15,000 Deductible		WOMEN	\$15,000 Deductible	eductible		MAN & WIFE	E \$15,000 Deductible	eductible	
	Without M	Without Mental Illness Rider	With I	With Mental Illness Rider	Without Me	Without Mental Illness Rider	With I	With Mental Illness Rider	Without M	Without Mental Illness Rider	With I	With Mental
	Maximu	Maximum Benefit	_	Maximum Benefit	Maximur	Maximum Benefit		Maximum Benefit	Maximu	Maximum Benefit	Maximur	Maximum Benefit
Accident	\$100,000	\$100,000 UNLIMITED \$100,000 UNLIMITED		\$100,000 UNLIMITED \$100,000 UNLIMITED	\$100,000	\$100,000 UNLIMITED \$100,000 UNLIMITED	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000 UNLIMITE \$100,000 UNLIMITE	UNCIMITE
ISSUE AGE												
TO 25	49	\$309.01	\$240.30	\$285.83	\$222.87	\$281.67	\$206.15	\$260.54	\$523.68	\$644.00	\$484.39	\$595.6
26-30		373.28	265.59	345.27	269.36	333.62	249.15	308.60	586.58	741.08	542.57	725.0
36	340.46	478 56	326.30	442.66	311.75	393.78	288.36	364.24	622.13	802.61	575.45	742.4
37		482.66	333.89	446.45	315.85	399.25	292.15	369.30	626.23	812.18	579.25	751.2
38		486.76	342.74	450.25	321.32	407.46	297.21	376.89	631.70	824.49	584.31	762.6
39		492.23	350.33	455.30	328.15	415.66	303.54	384.48	641.27	842.26	593.16	779.0
40	389.68	500.43	360.45	462.89	339.09	429.33	313.65	397.13	661.78	19.698	612.13	804.3
41		516.84	376.89	478.07	348.66	440.27	322.51	407.24	92.76	903.79	636.16	835.9
42		535.98	394.60	495.78	360.97	455.31	333.89	421.16	721.94	944.81	667.78	873.9
43		526.49	413.57	514.75	380.11	470.35	351.60	435.07	761.59	994.03	704.46	919.4
44		581.11	433.80	537.51	389.68	486.76	360.45	450.25	806.71	1,045.99	746.19	967.5
45		608.45	457.83	562.81	406.09	505.90	375.63	467.95	857.30	1,100.15	841.05	1,023.1
40	210.21	664.43	500 10	614 66	440.27	544 19	407.24	503.36	968 05	1 236 05	895.43	1.143.3
48		694.59	526.13	642.49	456.68	563.33	422.42	521.07	1,029.58	1,307.15	952.35	1,209.0
49		724.67	547.63	670.31	477.19	585.21	441.39	541.31	1,093.85	1,380.98	1,011.79	1,277.3
90	616.66	756.12	570.40	699.40	494.97	80'.09	457.83	561.54	1,162.21	1,458.92	1,075.02	1,349.4
51	639.90	787.57	591.90	728.49	516.84	630.33	478.07	583.04	1,231.94	1,539.59	1,139.53	1,424.0
52		817.65	613.40	756.31	535.98	650.84	495.78	602.01	1,303.04	1,621.63	1,205.29	1,499.9
53	_	849.10	632.37	785.40	556.49	675.45	514.75	624.78	1,378.25	1,706.40	1,274.85	1,578.3
54		879.18	651.34	813.22	578.37	698.69	534.98	646.28	1,453.45	1,792.54	1,344.41	1,058.0
00	735.61	909.20	680.73	866.34	620.76	746.55	574 19	690.55	1,603.85	1.967.56	1,483.53	1.819.9
57		961 22	691.81	889.11	641.27	769.79	593.16	712.05	1,680.42	2,056.43	1,554.36	1,902.1
58		983.09	699.40	909.34	663.14	793.04	613.40	733.55	1,756.99	2,143.94	1,625.18	1,983.1
59	-1-	1,003.60	704.46	928.32	683.65	817.65	632.37	756.31	1,830.83	2,230.08	1,693.48	2,062.7
09	765.69	1,024.11	708.25	947.29	704.16	840.89	651.34	777.81	1,903.29	2,316.22	1,760.51	2,142.4
19	769.79	1,045.99	712.05	967.52	724.67	864.14	670.31	799.31	1,975.76	2,400.99	1,827.54	2,220.8
62	772.53	1,066.50	714.58	986.49	743.82	886.02	688.02	819.55	2,045.49	2,485.77	1,892.04	2,299.2
63		1,087.01	717.10	1,005.46	762.96	907.89	705.72	839.78	2,113.86	2,570.54	1,955.28	2,377.7
49		1,107.52	719.63	1,024.44	782.10	929.77	723.43	860.02	2,219.14	2,655.31	2,052.66	2,456.1
92+	1,268.86	1,432.94	1,173.67	1,325.44	890.12	1,018.64	823.34	942.23	2,666.25	2,999.87	2,466.23	2,774.8

\$595.69
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\$53.33	\$58.79	\$49.32	\$54.38
106.65	117.59	98.65	108.77
159.98	176.38	147.97	163.15
213.30	235.18	197.30	217.53

Annual Premium Rates Per \$5 Room & Board Unit "MED" Comprehensive Major Medical Policy Northwestern National Insurance Company Table 1a

California Rates Including Cumulative Increases Through Proposed 2010 Increase Forms 27045, 27173, 27183, 27193, 27233, 27235

MAN & WIFE

\$500 Deductible

MEN

Without Mental Illness

Maximum Benefit \$100,000 UNLIMITED \$ \$100,000 UNLIMITED \$

Accident

\$500 Deductible Without Mental Illness Rider Maximum Benefit Maximum Benefit \$100,000 UNLIMITED \$100,000 UNLIMITED With Mental

Maximum Benefit \$100,000 UNLIMITED \$100,000 UNLIMITED With Mental \$100,000 UNLIMITED \$100,000 UNLIMITED

\$1,605.08

\$1,549.37

\$1,231.83

\$1,378.37 1,738.51 2,146.58

1,870.51

2,241.15 2,432.88 2,531.33 2,629.79

2,228.19

2,202.28

\$1,274.97 1,608.09 1,985.55 2,073.02 2,250.37 2,341.43 2,432.50 2,525.97 2,619.43 2,714.10

1,962.78 2,055.05 2,148.51 2,241.98 2,335.44 2,442.09 2,442.09

2,150.47

2,099.94

2,176.37 2,281.31

\$500 Deductible With Mental Illness Rider \$100,000 Maximum Benefit \$100,000 UNLIMITED \$ \$100,000 UNLIMITED \$ Without Mental Illness

\$100,000 UNLIMITED \$100,000 UNLIMITED 4,554.65 4,724.81 4,897.36 5,072.31 Maximum Benefit \$2,901.03 3,526.53 4,233.51 3,958.93 3,812.54 4,576.86

7,283.13 7,477.25 7,672.57 5,247.26 5,424.60 5,603.15 5,784.09 5,965.03 6,149.56 6,334.09 6,521.03 6,709.16 6,898.48 7,090.21 4,561.84 4,728.40 4,896.16 5,077.10 5,235.27 5,407.83 5,580.38 5,755.33 5,755.33 6,107.62 6,107.62 6,830.18 7,013.52 7,198.05 7,384.98 4,396.48 6,465.91 6,646.85 4,924.05 5,108.00 5,294.55 5,483.69 5,672.82 6,648.31 5,864.55 6,057.58 6,253.19 6,448.81 7,049.90 7,253.29 7,457.97 7,665.24 7,873.81 6,412.53 6,602.97 6,795.99 5,111.89 5,293.25 5,488.87 4,753.05 4,931.82 6,032.96 6,222.10 6,990.31 5,659.87 5,846.42 7,185.92 7,384.13 7,582.33 2,160.49 2,210.82 2,263.55 2,315.07 2,368.99 2,061.04

1,989.14 2,037.07 2,085.00 2,134.13 2,184.46 2,234.79 2,286.31

2,335.72 2,390.13 2,447.13 2,502.83

2,339.04

2,561.13 2,619.42 2,677.72 2,738.60

8,143.49 8,337.61 8,531.74 8,727.05 8,924.77 9,122.49 9,321.40 9,555.06 4,692.45 7,573.11 7,762.44 7,951.77 8,724.93 9,601.96 8,083.68 8,294.84 8,508.59 9,160.21 9,380.43 9,826.07 10,051.48 7,781.83 8,803.95 8,596.68 9,223.68 8,187.31 8,392.00 9,434.84 9,648.59 2,422.92 2,476.84 2,533.16 2,588.28 2,645.80 2,762.03 2,821.94 2,881.86 2,941.77 3,004.08 3,066.39 3,129.90 3,193.41 3,258.12 3,322.82 3,389.93 3,457.03 2,703.31

2,391.76 2,445.68 2,499.61 2,554.73 2,609.85 2,667.37 2,723.68

2,798.20 2,860.38 2,922.56 2,986.04

2,907.02 3,004.08 3,103.54 3,203.00 3,303.65 3,405.50 3,508.56

3,092.75

3,462.77

18SUE AGE
TO 26 \$1.331.73
31-35 2.022.21
336 2.221.75
33 2.322.76
34 2.221.72
41 2.640.15 2
42 2.728.24 2
43 2.331.63 3,
44 2.331.63 3,
45 3.035.27 3,
46 3.137.61 3,
47 3.239.95 3,6
48 3.343.59 3,8
49 3.445.93 3,6
51 3.445.93 3,6
51 3.445.93 3,6
52 3.861.77 4,01
54 3.862.66 3,6
51 3.462.66 4,135.7
52 3.861.77 4,01
54 3.862.66 4,135.7
55 3.861.77 4,01
56 4,175.77 4,366
57 4,281.50 4,483
58 4,175.27 4,386
59 4,492.66 4,771.67
59 4,492.66 4,771.67
59 4,492.66 4,771.75
59 4,492.66 5,088.67
61 4,703.82 4,995.1
62 4,917.57 5,212.50
63 4,917.57 5,212.50
64 4,810.05 5,088.67

3,571.59

3,793.11

2,809.96

2,618.24

2,831.88

3,037.86

2,730.83

2,711.70 2,807.56 2,902.23 2,996.89

3,142.79 3,247.72 3,355.24

3,050.81 3,115.58

3,661.94 3,732.63 1,917.24 3,524.13 2,782.40 2,841.12 2,899.83 2,960.94 3,022.06 3,145.48 3,272.50 3,337.20 3,401.91 3,534.92 3,180.36 3,592.31 3,664.86 3,737.41 3,315.08 3,522.36 3,383.74 3,452.40 3,809.95 3,883.79 3,958.93 2.254.10 2.307.22 2.361.63 2.361.63 2.471.74 2.528.74 2.528.74 2.702.33 2.701.92 2.821.51 2.8 3,267.15 3,469.24 3,537.90 3,607.86 3,400.59 3,749.06 3,895.45

> 4,147.24 4,256.28 4,367.72 4,479.16

> > 4,057.37

4,155.63

4,350.95

4,038.20

4,365.70 4,601.48 4,721.96 4,842.43 4,965.50

4,249.11

4,706.83 4,938.10 2,454.07

4,649.32

2,497.65

4,548.66

5,088.57 5,212.94 5,338.60 2,653.10

3,611.61 3,717.06 3,822.51 3,930.35

3,904.52 4,018.52 4,132.52

3,669.13 3,766.19 3,862.05 3,960.31

3,379.14 3,476.20 3,572.07 3,187.42

309.62	\$314.80	\$286.39	\$291.18
619.23	656.29	572.78	582.36
928.85	944.39	859.16	873.54
38.46	1,259.19	1,145.55	1,164.73

9,721.63 9,937.32 4,984.83

10,510.08 10,743.26 5,389.12

10,279.48

8,473.02 8,881.63 9,297.43

8,270.51 7,870.29 8,070.40

> 4 or More Children

Annual Premium Rates Per \$5 Room & Board Unit Northwestern National Insurance Company "MED" Comprehensive Major Medical Policy Table 1b

Forms 27045, 27173, 27183, 27193, 27233, 27235 California Rates Including Cumulative Increases Through Proposed 2010 Increase

MEN

\$750 Deductible WOMEN

# \$750 Deductible MAN & WIFE

		200000000000000000000000000000000000000	2000		
	Without M	Without Mental Illness Rider	With	With Mental Illness Rider	Without Me
	Maximu	Maximum Benefit	Maximu	Maximum Benefit	Maximur
Accident	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000
Sickness	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000
ISSUE AGE					
TO 25	\$1,032.48	\$1,079.12	\$955.03	\$998.17	\$1,024.71
26-30	1,298.05	1,379.67	1,200.67	1,276.17	1,224.21
31-35	1,596.01	1,720.37	1,476.28	1,591.31	1,441.85
36	1,677.62	1,796.80	1,551.77	1,662.01	1,611.55
37	1,760.53	1,875.83	1,628.46	1,735.11	1,523.46
38	1,843.44	1,953.56	1,705.15	1,807.00	1,564.92
39	1,926.35	2,033.87	1,781.84	1,881.30	1,607.67
40	2,010.56	2,115.49	1,859.73	1,956.79	1,653.01
41	2,109.01	2,199.69	1,950.80	2,034.68	1,698.35
42	2,180.26	2,283.90	2,016.70	2,112.56	1,743.69
43	2,265.76	2,369.40	2,095.79	2,191.65	1,792.92
44	2,349.97	2,456.19	2,173.68	2,271.93	1,840.85
45	2,436.76	2,544.29	2,253.96	2,353.42	1,890.08
46	2,523.56	2,633.67	2,334.24	2,436.10	1,940.60
47	2,610.35	2,725.65	2,414.53	2,521.18	1,992.42
48	2,698.45	2,817.63	2,496.01	2,606.25	2,044.24
49	2,785.24	2,910.90	2,576.30	2,692.53	2,099.94
20	2,873.33	3,005.47	2,657.78	2,780.00	2,153.06
51	2,962.72	3,102.63	2,740.46	2,869.87	2,210.06
52	3,053.40	3,199.79	2,824.34	2,959.75	2,267.06
53	3,141.49	3,298.24	2,905.82	3,050.81	2,324.06
54	3,232.18	3,397.99	2,989.70	3,143.08	2,384.94
55	3,322.86	3,500.34	3,073.58	3,237.75	2,444.54
99	3,413.54	3,603.97	3,157.46	3,333.61	2,505.42
57	3,505.52	3,707.61	3,242.54	3,429.47	2,567.60
58	3,597.50	3,812.54	3,327.62	3,526.53	2,632.38
69	3,690.77	3,920.07	3,413.89	3,625.99	2,695.85
09	3,782.75	4,027.59	3,498.97	3,725.44	2,761.92
19	3,876.02	4,137.70	3,585.25	3,827.30	2,827.99
62	3,969.29	4,247.82	3,671.52	3,929.15	2,895.36
63	4,065.16	4,360.52	3,760.19	4,033.40	2,964.02
8	4,163.61	4,475.82	3,851.26	4,140.05	3,035.27
65+	AN	AN	AN	NA	AN

A Marie	III	147744	********	NAVish and B.	Milkery & Manager History	MATTER	MATTER Blombot
WITHOUT IM	Without Mental Illness	MILL	With Mental	WILLIOUI IN	ental lilless	MAN	Meilla
œ	Rider	Illnes	Illness Rider	œ	Rider	Illnes	Illness Rider
Maximu	Maximum Benefit	Maximu	Maximum Benefit	Maximu	Maximum Benefit	Maximu	Maximum Benefit
\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000	UNLIMITED
\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000	UNLIMITED
\$1,024.71	\$1,080.41	\$947.84	\$999.36	\$2,270.94	\$2,384.94	\$2,100.58	\$2,206.03
1,224.21	1,285.10	1,132.37	1,188.69	2,820.22	2,966.61	2,608.65	2,744.06
1,441.85	1,518.28	1,333.68	1,404.38	3,420.02	3,584.54	3,163.45	3,315.63
1,611.55	1,559.74	1,490.66	1,442.73	3,563.81	3,734.81	3,296.46	3,454.63
1,523.46	1,602.49	1,409.17	1,482.27	3,708.91	3,885.09	3,430.67	3,593.63
1,564.92	1,646.53	1,447.52	1,523.01	3,856.59	4,039.25	3,567.27	3,736.23
1,607.67	1,690.58	1,487.06	1,563.75	4,005.57	4,196.00	3,705.07	3,881.22
1,653.01	1,738.51	1,529.00	1,608.09	4,170.09	4,354.04	3,857.26	4,027.41
1,698.35	1,785.15	1,570.94	1,651.23	4,310.00	4,514.68	3,986.67	4,176.00
1,743.69	1,833.08	1,612.88	1,695.56	4,466.75	4,677.91	4,131.66	4,326.98
1,792.92	1,883.60	1,658.42	1,742.30	4,623.50	4,843.73	4,276.65	4,480.36
1,840.85	1,932.83	1,702.75	1,787.83	4,782.84	5,009.55	4,424.04	4,633.74
1,890.08	1,984.65	1,748.29	1,835.76	4,943.48	5,179.25	4,572.63	4,790.71
1,940.60	2,036.46	1,795.02	1,883.69	5,106.71	5,351.55	4,723.61	4,950.08
1,992.42	2,090.87	1,842.95	1,934.02	5,271.23	5,525.14	4,875.79	5,110.65
2,044.24	2,145.28	1,890.88	1,984.35	5,438.35	5,712.98	5,030.37	5,284.40
2,099.94	2,202.28	1,942.41	2,037.07	5,606.76	5,878.80	5,186.14	5,437.78
2,153.06	2,259.28	1,991.54	2,089.80	5,779.05	6,060.17	5,345.52	5,605.54
2,210.06	2,317.58	2,044.26	2,143.72	5,951.35	6,242.83	5,504.89	5,774.50
2,267.06	2,375.88	2,096.99	2,197.64	6,124.94	6,426.78	5,665.46	5,944.65
2,324.06	2,436.76	2,149.71	2,253.96	6,302.42	6,613.33	5,829.62	6,117.21
2,384.94	2,498.94	2,206.03	2,311.48	6,481.19	6,802.47	5,994.98	6,292.15
2,444.54	2,561.13	2,261.15	2,368.99	6,661.26	6,994.19	6,161.54	6,469.50
2,505.42	2,624.60	2,317.47	2,427.71	6,842.63	7,187.22	6,329.30	6,648.04
2,567.60	2,689.38	2,374.99	2,487.62	7,027.88	7,384.13	99.005'9	6,830.18
2,632.38	2,755.45	2,434.90	2,548.74	7,215.72	7,582.33	6,674.41	7,013.52
2,695.85	2,822.81	2,493.62	2,611.05	7,403.56	7,781.83	6,848.16	7,198.05
2,761.92	2,891.47	2,554.73	2,674.56	7,592.70	7,983.93	7,023.10	7,384.98
2,827.99	2,960.13	2,615.84	2,738.06	7,785.72	8,188.61	7,201.65	7,574.31
2,895.36	3,030.08	2,678.15	2,802.77	7,978.75	8,395.88	7,380.19	7,766.04
2,964.02	3,101.33	2,741.66	2,868.68	8,174.36	8,607.04	7,561.13	7,961.36
3,035.27	3,175.18	2,807.56	2,936.98	8,408.84	8,822.09	7,778.02	8,160.27
***	AIA	VN	NA	AN	NA	NA	NA

\$171.00	\$176.18	\$158.17	\$162.97
342.00	352.37	316.35	325.93
513.00	528.55	474.52	488.90
684.00	704.73	632.69	651.86

\$158.17	316.35	474.52	632.69
\$176.18	352.37	528.55	704.73
\$171.00	342.00	513.00	684.00

Children

4 or More

# Annual Premium Rates Per \$5 Room & Board Unit "MED" Comprehensive Major Medical Policy Northwestern National Insurance Company

California Rates Including Cumulative Increases Through Proposed 2010 Increase Forms 27045, 27173, 27183, 27193, 27233, 27235

\$1,000 Deductible MEN

Without Mental Illness

With Mental Illness Rider

MAN & WIFE

With Mental \$1,000 Deductible
Without Mental Illness With A

\$1 000 Deductible

ancilnie	With Mental Illness Rider	Maximum Benefit \$100,000 UNLIMITEI \$100,000 UNLIMITEI
al'non pequellole	Without Mental Illness Rider	Maximum Benefit Maximu \$100,000 UNLIMITED \$100,000 \$100,000 UNLIMITED \$100,000

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um Benefit Maximun bunklinten bunklinten bunklinten bio. 100.000 bio.	2	Maximu \$100,000	\$100,000	\$2,860.22	3,592.48	4,389.75	4,580.94	4,777.87	4,976.70	5,181.28	5,387.76	5,596.16	5,812.21	6,028.25	6,251.95	6,475.64	6,703.16	6,936.41	7,171.58	7,410.57	7,655.29	7,901.93	8,150.48	8,406.67	8,664.78	8,924.80	9,188.64	9,458.22	9,731.63	10,006.94	10,286.08	10,569.04	10,855.83	11,144.53	11,488.67	5,359.09
### Sander   Marcel	3	m Benefit UNLIMITED	UNLIMITED	\$3,274.08	4,117.41	5,008.27	5,225.30	5,446.47	5,671.77	5,905.34	6,138.90	6,376.61	6,620.51	6,868.54	7,120.72	7,377.02	7,637.46	7,904.10	8,172.80	8,445.64	8,724.68	9,007.86	9,293.10	9,584.54	9,880.12	10,179.83	10,483.68	10,793.72	11,105.84	11,422.08	11,744.53	12,069.04	12,401.83	12,738.74	13,079.79	6,298.06
3 15		Maximu \$100.000	\$100,000	\$3,092.19	3,883.84	4,745.77	4,952.46	5,165.36	5,380.33	5,601.49	5,824.72	6,050.02	6,283.59	6,517.16	6,759.00	7,000.83	7,246.80	7,498.97	7,753.21	8,011.58	8,276.15	8,542.79	8,811.50	9,088.47	9,367.51	9,648.62	9,933.86	10,225.31	10,520.88	10,818.53	11,120.30	11,426.22	11,736.26	12,048.37	12,420.43	5,793.72
3 15	_	efit	MITED	46.57	18.06	92'90	162.20	17.65	00.520	134.27	97.37	58.55	23.55	90.47	157.39	26.21	96.96	19.69	44.17	20.65	99.04	177.43	57.73	139.94	24.06	10.10	30.86	167.91	75.85	69.54	65.13	58.85	156.32	53.83	53.25	17.82
\$1,00 \$1,16	miless ring	15		32			_						1223																eς							
		ME 3100	\$100	\$1,16	1,42	1,69	1,74	1,80	1,85	1,91	1,97	2,03	2,09	2,15	2,22	2,28	2,35	2,45	2,49	2,56	2,64	2,71	2,79	2,87	2,95	3,03	3,12	3,20	3,29	3,38	3,47	3,56	3,65	3,75	3,84	1,95

2,476.23 2,548.58 2,622.99 2,699.46 2,778.01

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2,267.47 2,333.61 2,403.89

\$1,258.79 1,544.03 1,849.21 1,947.09 2,004.96 2,195.12 2,195.12 2,261.27 2,331.54 2,331.54 2,401.82 2,401.82

2,238.85 2,340.18 2,441.51 2,544.75 2,651.82 2,758.89 2,869.78 2,982.58 3,213.92 3,452.91

1,922.28 2,420.42 2,529.97 2,639.52 2,751.14 2,751.14 2,982.64 3,102.52 3,474.68 3,602.73 3,732.96 3,732.96 3,732.96 3,732.96 4,001.66

\$1,298.19 1,657.63 2,055.30 2,164.28 2,277.35 2,493.13 2,604.02 2,716.83 2,629.63 2,944.34

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2,013.23 2,073.17

\$100,000 UNLIMITED \$

Maximum Benefit Maximum Benefit \$100,000 UNLIMITED \$100,000 UNLIMITED \$100,000 UNLIMITED

Accident Sickness

4,632.56 4,833.31 5,246.23 5,646.23 5,698.24 6,612.36 6,586.53 6,586.53 6,586.53 6,586.53 6,586.53 6,586.53 7,064.51 7,0

12,420.43	5,793.72	
4,053.25	2,217.82	
3,846.76	1,953.97	
4,381.98	2,397.69	
75	44	

9,416.16 9,697.21 9,984.00 10,272.70 10,565.22 10,863.48 11,163.65

3,662.67

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3,468.38 3,561.39 3,656.47 3,755.69

4,636.38 4,779.78 4,923.17 5,068.48 5,217.60 5,366.73

4,879.20 5,005.38

5,479.54 5,640.76 5,801.99

5,133.48 5,263.49

5,967.35 6,134.77 6,304.26 6,477.89

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5,674.55 5,831.33 5,991.93 2,833.45 5,519.69

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3,063.25

Children

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5,012.40 5,167.43 5,322.45

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4,089.58 4,221.50 4,359.16 4,496.81

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3,026.05

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2,620.92 2,697.40 2,778.01

3,577.19 3,701.46 3,829.56 3,957.66

3,762.64 4,005.45 4,127.82 4,271.21

4,278.63

4,140.14 4,421.25

SSUE AGE
TO 26 \$1.403.47
TO 26 \$1.792.06
31.35 \$2.239.81
37 \$2.465.56
38 \$2.539.81
39 \$2.695.33
40 \$2.815.21
41 \$2.937.17
3, 42 \$3.05.09
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3, 44 \$3.05.09
44 \$3.811.49
49 \$3.891.49
49 \$3.891.49
40 \$4.108.02
41.498.02
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3,057.15 3,173.77 3,290.40 3,407.03 3,525.56 3,644.10

11,471.46 11,783.11 12,098.57 5,825.59

4 or More

818.30	787.71	884.66	851.59
613.72	590.78	663.50	638.69
409.15	393.85	442.33	425.80
\$204.57	\$196.93	\$221.17	\$212.90

# Annual Premium Rates Per \$5 Room & Board Unit "MED" Comprehensive Major Medical Policy Northwestern National Insurance Company Table 1d

California Rates Including Cumulative Increases Through Proposed 2010 Increase Forms 27045, 27173, 27183, 27193, 27233, 27235

\$1,000 Deductible MEN

With Mental \$1,000 Deductible Without Mental Illness

Illness Rider

Rider

With Mental Illness Rider

Without Mental Illness

MAN & WIFE

\$1,000 Deductible Without Mental Illness

With Mental

Maximum Benefit \$25,000 UNLIMITED \$25,000 \$25,000 Illness Rider \$25,000 UNLIMITED \$25,000 \$25,000 Maximum Benefit

Maximum Benefit \$25,000 UNLIMITED \$25,000 \$25,000

\$25,000 UNLIMITED \$25,000 \$25,000

\$25,000 UNLIMITED \$25,000 \$25,000

\$25,000 UNLIMITED \$25,000 \$25,000

Accident Sickness

5,003.47 5,200.40 5,397.32 5,601.90 4,617.26 4,244.44 4,429.90 \$2,670.94 3,363.05 4,116.34 \$2,974.37 3,751.55 4,588.68 4,789.17 \$2,887.56 3,635.80 4,450.19

1,743.66

1,684.39 1,737.93 1,793.37

1,945.02

1,432.41 1,709.39 1,765.19 1,821.00 1,878.88 1,938.82 1,938.76

1,625.12 2,045.74 2,135.60 2,227.38 2,321.06 2,414.74 2,512.25

\$1,206.42 1,544.82 1,919.56 2,017.07 2,114.57 2,213.99 2,313.41

\$1,345.60 2,211.66 2,308.81 2,408.02

ISSUE AGE

2,069.04

1,324.95 1,581.15 1,632.77

1,488.22 1,767.26 1,827.20 1,885.08

\$1,211.25

\$1,167.84

1,856.47

4,294.15 4,477.70 4,663.15 4,854.34 5,045.53 5,240.55 5,439.39 5,848.54 5,642.05 4,991.73 5,198.43 5,409.26 5,622.16 5,835.06 6,056.23 6,277.39 6,502.69 4,642.42 4,840.85 5,041.34 5,248.04 5,454.74 5,865.57 5,880.53 6,099.63 6,322.86

1,913.82 1,973.09 2,032.36 2,093.54 2,154.72

1,848.82 1,906.18 1,963.53 2,022.80 2,083.98

2,133.11 2,197.19 2,263.33

2,060.77 2,122.78 2,186.86 2,253.00

2,607.85 2,707.27 2,808.60

2,819.35 2,926.83 3,036.38

2,414.74 2,516.07 2,619.32

2,509.30

2,716.00

6,730.06 6,959.49 7,195.13 7,432.83 6,777.60 6,548.16 7,246.80

2,215.90 2,279.00 2,342.09 2,409.01

2,208.26 2,271.35 2,338.27

2,532.04 2,604.38

2,455.56 2,527.91 2,600.25

3,227.31 3,336.28 3,447.18 3,558.07

3,489.05 3,606.86 3,726.75 3,846.63

26-30 1,670.11 31-35 2,075.24 37 2,286.07 38 2,393.55 38 2,393.55 39 2,501.03 40 2,610.58 41 2,720.13 42 2,831.75 43 3,095.12 44 3,095.12 45 3,174.87 46 3,290.62 47 3,095.12 48 3,526.25 49 3,619.27 50 3,611.00 51 4,014.06 52 4,014.06 53 4,140.14 54 4,260.68 55 4,014.06 56 4,520.47 56 4,520.47 66 5,045.48 67 4,650.68 68 4,780.90 69 5,045.48 61 5,177.76 63 5,642.67

3,043.76 3,152.74 3,261.72 3,347.76

2,387.35

3,120.24

2,145.16

2,395.62 2,463.83

2,319.14

2,911.84 3,015.08

2,936.69

3,148.00

3,373.30

2,724.47 2,829.63

2,329.48

5,806.47 6,014.87

> 6,056.93 6,269.16 6,485.20 6,703.16 6,926.85 7,152.46 7,381.89 7,672.60 7,914.43 8,162.47 8,410.51 7,488.64 7,732.54 7,980.58

6,225.18 6,437.40 6,655.36 6,875.23 7,097.01 7,320.71 7,550.14 7,779.56 8,014.73 7,613.23 7,850.31 8,089.29

2,540.93 2,607.85 2,678.59

2,540.93

2,747.00

2,672.59 2,747.00

2,611.67

2,895.83 2,968.17

2,823.48 2,897.89

2,474.01

2,405.18

2,674.66

2,745.50 2,816.24 2,888.90

2,680.50 2,753.15 2,827.72 2,898.46

3,044.65

2,976.44 3,057.05 3,133.53

4,020.75

3,929.56 3,946.18 4,062.81

3,902.21

3,670.87 3,785.58

3,598.22

3,968.58

4,218.69

3,340.11

8,330.20 8,664.74 8,918.98 9,177.35 8,230.68 8,486.98 8,745.35 9,005.79

9,473.52 9,727.80 9,982.09 10,242.11 8,249.90 8,729.78 8,976.42 9,223.06 9,077.75 9,333.95 9,592.06 9,853.99 10,119.74 8,574.92 8,825.38 10,241.84 10,516.75 10,791.66 11,072.76 11,351.80 11,637.05 9,704.43 9,437.79 10,090.95 9,270.36 9,541.14 9,813.98 10,653.17 10,940.48

3,036.11

2,978.76 3,055.23

3,282.35 3,360.89 3,524.19

4,382.10

4,544.61

4,666.97

4,261.65 4,506.37 4,632.56

4,181.35 4,301.80

4,346.84 4,474.99 4,607.28 4,737.50 4,871.85 5,008.27

3,201.74

2,961.55

3,259.81 3,414.67 3,493.06 3,573.36

3,133.62 3,213.92 3,294.22

3,441.51 3,606.86 3,691.61 3,863,17

3,387.77

3,303.02

3,376.43 3,458.65

3,474.58 3,561.39 3,650.27 3,739.15

4,760.66 4,886.84 5,018.77

4,789.34

5,146.76 5,283.18 5,425.80

5,290.26 NA

5,175.54 NA

5,152.60

5,043.62

5,570.49

5,719.31

5,595.29 NA

65+

3,776.36 ¥

3,183.33

\$183.54 367.09 550.63 734.17 \$208.76 417.53 626.29 835.06 \$198.43 396.86 595.29 793.72

\$193.10 386.21 579.31

10,764.06 NA

0,500.21

11,227.79 11,517.16

Ä

A 3,542.77

Children

Annual Premium Rates Per \$5 Room & Board Unit Northwestern National Insurance Company "MED" Comprehensive Major Medical Policy Table 1e

Forms 27045, 27173, 27185, 27193, 27235, 27235 California Rates Including Cumulative Increases Through Proposed 2010 Increase

\$100,000 UNLIMITED \$100,000 UNLIMITED Maximum Benefit

\$5,000 Deductible tal Illness With Mental

Illness Rider

	MEN	\$5,000 Deductible	aductible		WOMEN	\$5,000 Deductible	ductible		MAN & WILE	\$5,000 Dedu	릶
	Without Mental Illness Rider	Mental Illness Rider	With	With Mental Illness Rider	Without M	Without Mental Illness Rider	With	With Mental Illness Rider	Without M	Without Mental Illness Rider	
	Maximun	Maximum Benefit	Maximul	Maximum Benefit	Maximu	Maximum Benefit	Maximu	Maximum Benefit	Maximu		1
Accident	\$100,000	\$100,000 UNLIMITED	\$100,000	\$100,000 UNLIMITED	\$100,000	\$100,000 UNLIMITED \$100,000 UNLIMITED	\$100,000	\$100,000 UNLIMITED \$100,000 UNLIMITED	\$100,000	UNLIMITED	69 69
ISSUE AGE	. 13	02.000	0,000	00 014	9441	\$404.07	¢206 72	CAAE 81	4068 47	\$1 101 43	0
10.25	489.13	584 71	452.80	540 84	477.44	548.45	441.62	507.30	1,151.29	1,322.02	-
31-35		688.96	503 11	637.27	512.19	601.33	473.76	556.22	1,311.44	1,503.32	-
36		702.56	521.28	649.85	522.76	613.42	483.55	567.40	1,338.64	1,538.07	-
37		719.18	540.84	665.23	533.34	625.50	493.33	578.58	1,370.36	1,575.84	_
38		735.80	561.81	09'089	545.43	640.61	504.51	592.55	1,405.11	1,618.15	-
39	633.06	758.46	585.57	701.56	559.02	655.72	517.09	606.53	1,441.38	1,663.47	-
40	658.74	781.12	609.32	722.52	574.13	673.85	531.06	623.30	1,482.17	1,711.82	-
41	687.45	808.32	635.88	747.68	590.75	691.98	546.44	640.07	1,524.47	1,763.19	-
42	714.64	835.51	661.03	772.84	608.88	713.13	563.21	659.64	1,571.31	1,817.58	_
43	746.37	867.24	86.069	802.18	628.52	734.29	581.37	679.20	1,619.66	1,876.51	-
44	776.59	900.48	718.33	832.93	648.17	755.44	599.54	698.77	1,672.54	1,936.94	-
45	811.34	936.74	750.47	866.47	669.32	19.61	619.11	721.13	1,726.93	2,001.91	-
46		974.51	782.62	901.41	691.98		640.07	743.49	1,784.34	2,069.90	- '
47		1,015.31	816.16	939.14	716.15		662.43	768.64	1,846.29	2,142.42	-
48		1,060.63	852.49	981.07	740.33	858.18	684.79	793.80	1,909.75	2,216.45	-
49		1,105.96	887.43	1,022.99	769.04	888.39	711.34	821.75	1,976.22	2,293.51	-
20	1,000.20	1,154.31	925.17	1,067.71	794.72	918.61	735.10	849.70	2,047.24	2,375.10	-
51	_	1,205.68	964.30	1,115.23	824.94	950.34	763.05	879.05	2,119.76	2,459.71	- 0
52	_	1,258.56	1,006.22	1,164.14	856.67	983.58	792.40	909.79	2,195.30	2,550.36	N
53	_	1,315.97	1,048.15	1,217.25	886.88	1,018.33	820.35	941.94	2,275.38	2,637.99	N 0
54	_	1,373.39	1,091.47	1,270.36	921.63	1,054.59	852.49	9/5.48	2,350.97	2,731.00	4 0
22	_	1,435.33	1,136.19	1,327.66	954.87	1,090.85	883.24	1,009.02	2 520 24	2,023.07	4 0
96		1,500.30	1,182.31	07.796,1	991.10	1,130.13	010.00	2000	2,020.2	2025 25	1 0
22	-	1,568.29	1,229.83	1,450.64	1,027.40	1,169.42	350.35	1,081.09	2,019.00	3,035.35	40
28		1,633.26	1,278.74	1,510.73	1,000.08	1,210.21	300.00	71.0.1	2,1 5,0	20,142.00	1 0
59	_	1,705.78	1,330.45	1,577.81	1,104.45	1,252.52	1,021.50	1,158.55	2,011.74	3 367 74	40
09	_	1,778.30	1,380.76	0644.90	1,145.24	1,290.33	1,039.33	1,133.00	2,014.20	3 484 08	1 0
19		1,855.35	1,433.87	1,710.17	1,107.33	1 386 08	1 137 50	1 282 93	3 119 96	3.606.46	10
20	1,603.06	1,955.92	1,400.37	1 864 31	1 275 18	1 435 33	1 179 52	1.327.66	3.228.74	3,733,37	N
88		2,013.31	1,545.07	1 042 57	1 323 53	1 486 70	1 224 24	1.375.17	3,384.36	3,866.33	က
1	•	1 785 85	1 484 18	1 651 88	1.157.33	1,299.35	1.070.51	1.201.88	3,345.08	3,713.73	ന
3		20.0011	PI-TOTA	20110011							

\$1,018.80 1,222.84 1,222.84 1,422.69 1,457.63 1,583.46 1,583.46 1,681.23 1,735.73 1,735.73 1,735.73 1,735.73 1,981.70 2,050.18 2,050.18 2,196.32 2,196.32 2,526.74 2,

\$895.82 1,064.92 1,213.06 1,2238.21 1,259.70 1,299.70 1,410.11 1,453.43 1,410.11 1,453.43 1,597.39 1,597.39 1,597.39 1,597.39 1,707.78 1,207.04 1,707.78 1,207.04 1,2

324.2	301.87	350.52	326.35
243.17	226.40	262.89	244.76
162.1	150.93	175.26	163.17
\$81.00	\$75.47	\$87.63	\$81.59

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Children

Northwestern National Insurance Company "MED" Comprehensive Major Medical Policy Annual Premium Rates Per \$5 Room & Board Unit Table 1f

Forms 27045, 27173, 27183, 27193, 27233, 27235 California Rates Including Cumulative Increases Through Proposed 2010 Increase

100	-	0.0				_		_	_										20.00			_	_						_	2.						
	With Mental Illness Rider	Maximum Benefit \$100,000 UNLIMITED \$100,000 UNLIMITED		\$729.51	863.67	961.50	996.44	1,032.78	1,073.30	1,118.03	1,162.75	1,213.06	1,266.16	1,320.67	1,376.57	1,438.06	1,502.35	1,569.43	1,637.91	1,710.58	1,786.05	1,864.31	1,945.36	2,027.82	2,114.47	2,205.31	2,297.54	2,393.97	2,491.80	2,592.42	2,697.24	2,804.85	2,916.65	3,032.64	3,161.22	3,210.13
eductible	With N	Maximun \$100,000 \$100,000		\$606.53	705.75	784.02	811.97	842.71	876.25	912.59	950.32	992.25	1,036.97	1,083.09	1,132.00	1,183.71	1,238.21	1,295.51	1,354.21	1,417.10	1,482.78	1,549.86	1,619.74	1,692.41	1,767.88	1,846.14	1,925.80	2,009.65	2,096.30	2,184.34	2,275.18	2,370.21	2,466.64	2,565.87	2,715.41	2,869.13
\$10,000 Deductible	ntal Illness er	Maximum Benefit \$100,000 UNLIMITED \$100,000 UNLIMITED		\$788.68	933.72	1,039.48	1,077.25	1,116.54	1,160.35	1,208.70	1,257.05	1,311.44	1,368.85	1,427.78	1,488.21	1,554.69	1,624.19	1,696.71	1,770.75	1,849.31	1,930.90	2,015.51	2,103.14	2,192.28	2,285.95	2,384.16	2,483.88	2,588.13	2,693.89	2,802.67	2,915.99	3,032.33	3,153.20	3,278.60	3,417.60	3,470.48
MAN & WIFE	Without Mental Illness Rider	Maximum Benefit \$100,000 UNLIMIT \$100,000 UNLIMIT		\$655.72	762.99	847.60	877.82	911.06	947.32	986.60	1,027.40	1,072.72	1,121.07	1,170.93	1,223.81	1,279.71	1,338.64	1,400.58	1,464.04	1,532.03	1,603.04	1,675.56	1,751.10	1,829.67	1,911.26	1,995.87	2,081.99	2,172.64	2,266.31	2,361.50	2,459.71	2,562.44	2,666.69	2,773.97	2,935.63	3,101.83
			1000																																	_
	With Mental Illness Rider	Maximum Benefit \$100,000 UNLIMITED \$100,000 UNLIMITED		\$329.82	388.51	430.44	444.42	458.39	473.76	489.14	505.91	522.68	540.84	559.01	578.58	598.14	617.71	640.07	662.43	684.79	708.55	732.31	756.06	782.62	809.17	835.72	863.67	891.63	919.58	950.32	981.07	1,011.81	1,043.96	1,078.89	1,116.63	1,104.05
\$10,000 Deductible	With Mental Illness Rider	Maximum Benefit \$100,000 UNLIMIT \$100,000 UNLIMIT		\$269.72	322.83	347.99	360.56	373.14	385.72	399.69	413.67	429.04	444.42	461.19	479.35	496.12	514.29	533.86	553.42	574.39	593.95	616.31	638.67	661.03	686.19	709.95	735.10	760.26	786.81	813.36	841.31	869.27	898.61	930.76	965.69	972.68
\$10,000 D	Without Mental Illness Rider	Maximum Benefit \$100,000 UNLIMITED \$100,000 UNLIMITED		\$356.57	420.02	465.35	480.46	495.57	512.19	528.81	546.94	565.07	584.71	604.35	625.50	646.65	667.81	691.98	716.15	740.33	766.01	791.70	817.38	846.09	874.80	903.50	933.72	963.94	994.16	1,027.40	1,060.63	1,093.87	1,128.62	1,166.40	1,207.19	1,193.59
WOMEN	Without Me	Maximur \$100,000 \$100,000		\$291.60	349.01	376.21	389.81	403.40	417.00	432.11	447.22	463.84	480.46	498.59	518.23	536.36	556.00	577.15	598.31	620.97	642.12	666.30	690.47	714.64	741.84	767.52	794.72	821.92	850.62	879.33	909.55	939.76	971.49	1,006.24	1,044.01	1,051.57
30							5.59- 22																					1200								
	With Mental Ilness Rider	Maximum Benefit \$100,000 UNLIMITED \$100,000 UNLIMITED		\$341.00	434.63	526.87	540.84	554.82	568.80	585.57	602.34	623.30	642.86	663.83	687.59	711.34	736.50	764.45	791.00	820.35	849.70	881.84	913.99	948.92	983.86	1,020.20	1,057.93	1,097.06	1,136.19	1,178.12	1,220.05	1,266.16	1,310.89	1,359.80	1,411.51	1,537.29
eductible	With Mental Illness Rider	Maximum Benefit \$100,000 UNLIMIT \$100,000 UNLIMIT		\$290.69	346.59	392.71	412.27	430.44	450.01	469.57	489.14	511.50	531.06	553.42	572.99	595.35	617.71	640.07	662.43	684.79	707.15	730.91	756.06	779.82	804.98	828.74	852.49	879.05	904.20	930.76	955.91	983.86	1,010.42	1,041.16	1,074.70	1,369.58
\$10,000 Deductible	ntal Illness ler	Maximum Benefit \$100,000 UNLIMITED \$100,000 UNLIMITED		\$368.65	469.88	269.60	584.71	599.82	614.93	90.689	621.19	673.85	695.00	717.67	743.35	769.04	796.23	826.45	855.16	886.88	918.61	953.36	988.11	1,025.88	1,063.66	1,102.94	1,143.73	1,186.04	1,228.34	1,273.67	1,318.99	1,368.85	1,417.20	1,470.08	1,525.98	1,661.96
MEN	Without Mental Illness Rider	Maximum Benefit \$100,000 UNLIMIT \$100,000 UNLIMIT	91555	\$314.26	374.70	424.56		465.35	486.50	507.65	528.81	552.98	574.13	598.31	619.46	643.63			716.15		764.50	790.19	817.38	843.07	870.26	895.95	921.63	950.34	977.54	1,006.24	1,033.44	1,063.66		_	-	1,480.66
( <del>)  </del>		Accident Sickness	SSUE AGE	TO 25	26-30	31-35	36	37	38	39	40	41	42	43	4	45	46	47	48	49	20	51	52	53	25	22	99	22	58	59	9	19	62	63	2	+59

\$63.46	\$69.50	\$58.70	\$64.29
126.91	139.00	117.39	128.57
	208.50	176.09	192.86
	278.00	234.79	257.15

	400000		00000
3.46	269.50	\$58.70	604.23
126.91	139.00	117.39	128.57
190.37	208.50	176.09	192.86
253.83	278.00	234.79	257.15

Children

4 or More

Annual Premium Rates Per \$5 Room & Board Unit Table 1g
Northwestern National Insurance Company
"MED" Comprehensive Major Medical Policy

Forms 27045, 27173, 27183, 27193, 27233, 27235 California Rates Including Cumulative Increases Through Proposed 2010 Increase

Maximum Benefit \$100,000 UNLIMITED \$100,000 UNLIMITED

	MEN	\$15,000 D	\$15,000 Deductible		WOMEN	\$15,000 Deductible	eductible		MAN & WIFE		\$15,000 Deductible	
	Without M	Without Mental Illness Rider	With	With Mental Illness Rider	Without Mental Illness Rider	Mental Illness Rider	With I	With Mental Illness Rider	Without M	Without Mental Illness Rider	With I	With Mental
Accident	Maximu \$100,000	Maximum Benefit \$100,000 UNLIMITED		Maximum Benefit \$100,000 UNLIMITED	Maximun \$100,000	Maximum Benefit \$100,000 UNLIMITED	Maximur \$100,000	Maximum Benefit \$100,000 UNLIMITED	Maximu \$100,000		Maximum Benefit \$100,000 UNLIMITE	Maximum Benefit 00,000 UNLIMITE
Sickness	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000	\$100,000 UNLIMITED	\$100,000	UNLIMITED	\$100,000	UNLIMITED	\$100,000	UNLIMITE
ISSUE AGE	-,,,,											
TO 25	₩	\$341.46	\$265.53	\$315.84	\$246.27	\$311.24	\$227.80	\$287.89	\$578.67	\$711.62	\$535.25	\$658.2
26-30		412.47	293.48	381.53	297.64	368.65	275.31	341.00	648.17	818.89	599.54	4.767
31-35		521.25	347.99	482.15	335.41	424.56	310.25	392.71	6/5.36	867.24	625 00	802.1
36	389.81	528.81	360.55	489.14	344.48	441 18	322.83	408.49	691 98	897 46	640.07	830.1
38		537.87	378 73	497.52	355.06	450.24	328.42	416.46	698.02	911.06	645.66	842.7
33		543.92	387.12	503.11	362.61	459.31	335.41	424.85	708.60	930.70	655.44	860.8
40	430.60	552.98	398.30	511.50	374.70	474.41	346.59	438.83	731.26	960.92	676.41	888.8
41	450.24	571.11	416.46	528.27	385.27	486.50	356.37	450.01	759.97	69866	702.96	923.7
42	471.39	592.26	436.03	547.83	398.87	503.12	368.95	465.38	797.74	1,044.01	737.90	965.6
43	494.06	614.93	456.99	568.80	420.02	519.74	388.51	480.75	841.56	1,098.41	778.43	1,016.0
44		642.12	479.35	593.95	430.60	537.87	398.30	497.52	891.42	1,155.82	824.54	1,069.1
45		672.34	505.91	621.90	448.73	529.05	415.07	517.09	947.32	1,222.30	876.25	1,130.6
46		701.05	529.66	648.45	466.86	278.67	431.84	535.25	1,004.73	1,290.29	929.36	1,193.4
47		734.29	554.82	679.20	486.50	601.33	450.01	556.22	1,069.70	1,365.83	989.45	1,263.3
48		767.52	581.37	709.95	504.63	622.48	466.78	575.78	1,137.69	1,444.40	1,052.34	1,336.0
49		800.76	605.13	740.69	527.30	646.65	487.74	598.14	1,208.70	1,525.98	1,118.03	1,411.5
20		835.51	630.29	772.84	546.94	670.83	505.91	620.50	1,284.24	1,612.10	1,187.90	1,491.1
51		870.26	654.05	804.98	571.11	696.51	528.27	644.26	1,361.30	1,701.25	1,259.18	1,573.6
52		903.50	677.80	835.72	592.26	719.18	547.83	665.23	1,439.86	1,791.90	1,331.85	1,657.4
53		938.25	698.77	867.87	614.93	746.37	568.80	690.38	1,522.96	1,885.57	1,408.71	1,744.1
40	707.74	971.49	727.00	1988.00	663.77	700.25	613 53	730.20	1,689.16	2 077 45	1 562 44	1 921 6
56		1.034.95	751.87	957.31	685.94	824.94	634.48	763,05	1,772.26	2,174.15	1,639.31	2,011.0
57	_	1,062.15	764.45	982.47	708.60	850.62	655.44	786.81	1,856.87	2,272.36	1,717.57	2,101.8
58		1,086.32	772.84	1,004.83	732.77	876.31	677.80	810.57	1,941.47	2,369.05	1,795.83	2,191.3
59	841.56	1,108.98	778.43	1,025.79	755.44	903.50	698.77	835.72	2,023.06	2,464.24	1,871.30	2,279.3
09	846.09	1,131.65	782.62	1,046.75	778.10	929.19	719.73	829.48	2,103.14	2,559.42	1,945.36	2,367.4
19	_	1,155.82	786.81	1,069.11	800.76	954.87	740.69	883.24	2,183.21	2,653.10	2,019.43	2,454.0
62		1,178.48	789.61	1,090.08	821.92	979.05	760.26	905.60	2,260.27	2,746.77	2,090.71	2,540.7
63		1,201.15	792.40	1,111.04	843.07	1,003.22	779.82	957.96	2,335.81	2,840.45	2,160.58	2,627.3
2		1,223.81	795.20	1,132.00	864.22	1,027.40	799.39	950.32	2,452.15	2,934.12	2,268.19	2,714.0
+59	1,402.09	1,583.40	1,296.91	1,464.61	983.58	1,125.60	62.606	1,041.16	2,946.21	3,314.86	2,725.19	3,066.1

\$658.24 757.46 820.35 830.13 842.27 860.88 888.83 888.83 923.77 962.69 1,016.01 1,030.60 1,1336.04 1,263.37 1,336.04 1,411.51 1,411.51 1,441.15 1,441.15 1,441.15 1,441.15 1,441.15 1,441.15 1,441.15 1,441.15 1,441.15 1,441.15 1,441.15 2,101.89 2,1

58.92	\$64.97	\$54.50	\$60.09
17.85	129.94	109.01	120.19
76.77	194.90	163.51	180.28
235.70	259.87	218.02	240.38

Filing Company: Northwestern National Insurance Company State Tracking Number: PF-2010-02070

Company Tracking Number: NIC

TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005C Individual - Other

Product Name: Northwestern National Major Medical Policy

Project Name/Number: Rate Increase Filing/NIC 2010 CA

# **Supporting Document Schedules**

Item Status: Status

Date:

Satisfied - Item: Filing Cover Sheet

**Comments:** 

Our cover letter is attached. Note, we did not use the Filing Cover Sheet because this request is rate, not form.

**Attachment:** 

Cover letter CA.pdf

Item Status: Status

Date:

Satisfied - Item: Actuarial Memorandum

Comments:

Our Actuarial Memorandum and three Exhibits are attached.

Attachments:

ACT MEMO - California 2010.pdf

Exhibit I - CA.pdf

Exhibit II.pdf

Exhibit III - CA.pdf

Item Status: Status

Date:

Satisfied - Item: Health Rate Supplemental Form

Comments:

Attachment:
CA Health Rate Supplemental Form.xlsx

Item Status: Status

Date:

Satisfied - Item: Third Party Authorization

Comments:

**Attachment:** 

Letter of Authorization.pdf



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Richard H. Hauboldt, FSA, MAAA Consulting Actuary

dick.hauboldt@milliman.com

October 19, 2010

Mr. Steve Poizner Insurance Commissioner State of California Department of Insurance 300 Capitol Mall, Suite 1700 Sacramento, CA 95814

Re: Northwestern National Insurance Company, NAIC # 23914,

"MED" Major Medical Policy Rate Increase Filing

Dear Commissioner Poizner:

Enclosed you will find rate increase filing materials for Northwestern National Insurance Company's (Company) "MED" policy requesting a 10.5% increase consistent with expected medical trend for comprehensive major medical policies with high deductibles. Milliman, Inc. has been retained by Northwestern National to make this filing for them.

The "MED" policy experience has been significantly worse than expected since 1973, which caused the Company to stop selling this plan after February 1975. While there are only 18 policies in your state, it is important to continue filing rate increases not only because the policy is guaranteed renewable and has inflationary benefits, but also due to the financial condition of the Company. Northwestern National is in rehabilitation and its surplus was only about \$4.5 million at the end of 2009. Without rate increases on the "MED" policy the Company's financial condition will worsen.

The impact of the Patient Protection and Affordable Care Act as amended by HR 4872 will be addressed in a separate filing.

If you have any questions about the rate increase filing, please do not hesitate to contact our office. Thank you for your attention to this matter.

Sincerely,

Richard H. Hauboldt, FSA, MAAA

Consulting Actuary

**Enclosures** 



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# NORTHWESTERN NATIONAL INSURANCE COMPANY ACTUARIAL MEMORANDUM

COMPREHENSIVE MEDICAL EXPENSE POLICY, "MED"
EXPERIENCE CLASS: ALL STATES
Policy Forms 27045, 27173, 27183, 27193, 27262, 27233, 27235

## SCOPE OF MEMORANDUM

The purpose of this rate filing is to demonstrate the need for a rate increase and may not be appropriate for other purposes. This memorandum provides actual experience from inception through March 2010 and projected experience through December 2011. Rate increases would apply only to in force business. Rate increases will be effective on the policy anniversary following the approval or acceptance of this filing. While the experience supports an indicated rate increase of 403% for the future period 1/2011 through 12/2011, California has indicated that they will only accept rate increases for trend on this closed block. A 10.5% rate increase is requested based on expected medical trend for medical plans with high deductibles. Exhibit I provides past and projected experience. Exhibit II provides recent rate history. Exhibit III shows annualized premium and policy distributions by state as of 3/31/10 and the average annual premium before and after the requested rate increase.

Any required benefit changes due to the Patient Protection and Affordable Care Act will be addressed in a separate filing.

## **BENEFITS DESCRIPTION**

This policy provides Major Medical type benefits including dental, psychiatric care, and private duty nursing. It is guaranteed renewable for life with issue age premiums to age 65 and a reduced level premium thereafter. There is a benefit period deductible ranging from \$50 to \$15,000 per family with most policies now at \$5,000 to \$15,000. An additional annual out-of-pocket per person expense of \$50 applies in all states except New York. The deductible accumulation period is one month per each \$50 of deductible up to a maximum of 15 months (24 months in California). Benefits are paid for a minimum of 15 months following deductible satisfaction and may continue for an additional 45 months. Benefit maximums range from \$10,000 to "unlimited" with \$100,000 and "unlimited" being the most common. The policy was sold from 1968 through February 1975 with no issue age limits. No policies have been sold since February 1975, other than for spouse and child conversions.

## **ACTUAL EXPERIENCE**

Exhibit I shows nationwide experience. The experience represents payments made from deductible satisfaction to 3/31/10. Claim reserves were calculated by a paid development method. Active life reserves are based on a gross premium valuation methodology.

# NORTHWESTERN NATIONAL INSURANCE COMPANY ACTUARIAL MEMORANDUM

COMPREHENSIVE MEDICAL EXPENSE POLICY, "MED" EXPERIENCE CLASS: ALL STATES
Policy Forms 27045, 27173, 27183, 27193, 27262, 27233, 27235

### PROJECTED EXPERIENCE

The following assumptions were used for the projected experience shown in Exhibit I:

Morbidity: Actual experience

Interest: 0%

Total Annual Termination: 7% based on recent experience

Expenses / Profit: 35%

Target Loss Ratio: 80% based on the Patient Protection and Affordable Care Act

Annual Trend: 10.5% based on published surveys adjusted for scheduled benefits and deductible

leveraging

Premiums: projected at the current rate level

Expected trend was based on the following information:

Firm	Source	2009 Trend
Society for Human	The Segal Company's 2010 Health Plan Cost Trend	10.2%-10.8%
Resource Management	Survey	
Aon Consulting	Health Care Trends Survey Report, Fall 2009	12.0%
Buck Consulting	Health Care Costs Increase at Double Digit Rates	10.3%
	January 28, 2010	
National Conference of	Fall 2009 Survey of state insurance regulators by the	11-16%
State Legislators	NAIC	
International Foundation of	Trends in Public Employee Plans, Survey Results 2010	10%-12%
Employee Benefit Plans		
Milliman, Inc.	2010 Group Health Insurance Survey	9.0%-11%
PricewaterhouseCoopers	Behind the Numbers, Medical Cost Trends for 2011	9.5% (2010)
Average		10.3%-11.7%

The trend in the above surveys averages 11% and those trends are generally for low deductible plans rather than the high deductibles like the "MED" policy. The "MED" policy also has some benefits that are based on fixed schedules, which we estimate reduces an 11% trend to about 9.5%. Trends will increase due to deductible leveraging by 18% to 47% at deductibles of \$2,500 to \$15.000 according to the Milliman *Health Cost Guidelines Reinsurance*. However, the "MED" deductible does not have to be satisfied every year. We estimate after limited deductible leveraging the 9.5% trend results in a 10.5% leveraged trend for the "MED" policy.

Premiums were projected at the current rate level.

## RATE INCREASE INDICATED AND REQUESTED

The indicated rate increase was calculated in Exhibit I by solving for the necessary earned premium change to obtain a loss ratio of 80% for the period January 1, 2011 through December 31, 2011, assuming a rate increase effective date of January 1, 2011.

The Company is requesting a 10.5% rate increase based on expected trend only, but recognizes that a rate increase can create a burden on personal expenses. Therefore, as in the past, members will be allowed to increase their deductibles, where possible, in order to obtain a lower premium.

# NORTHWESTERN NATIONAL INSURANCE COMPANY ACTUARIAL MEMORANDUM

# COMPREHENSIVE MEDICAL EXPENSE POLICY, "MED" EXPERIENCE CLASS: ALL STATES Policy Forms 27045, 27173, 27183, 27193, 27262, 27233, 27235

Both the future and the past loss ratios after the proposed rate increase are expected to exceed 80%. The 80% loss ratio Northwestern National is using is based on the Patient Protection and Affordable Care Act.

## RATE INCREASE CERTIFICATION

I, Richard H. Hauboldt, am a Consulting Actuary with Milliman, Inc., and am a Member of the American Academy of Actuaries and meet its Qualification Standards for Statements of Actuarial Opinion. I have been retained by Northwestern National Insurance Company to prepare this Actuarial Memorandum for a rate increase filing. The purpose of this statement is to demonstrate compliance with state regulation and may not be appropriate for other purposes.

In preparing my opinion, I have relied upon the accuracy of the underlying records and summaries prepared under the direction of Northwestern National Insurance Company. I performed no verification as to the accuracy of these data.

The anticipated loss ratio for the time period January 1, 2011 through December 31, 2011 and the time period 1968 through December 31, 2011 is expected to equal or exceed 80% after application of the requested 10.5% rate increase. Loss ratio as used here is defined as incurred claims divided by earned premiums. Therefore, I believe the benefits provided are reasonable in relation to the premium charged as supported by the Actuarial Memorandum and attached Exhibits.

Actuarial methods, considerations, and analyses used in forming my opinion conform to the appropriate Standards of Practice as promulgated from time-to-time by the Actuarial Standards Board, whose standards form the basis of this Statement of Opinion.

Prepared by:

Richard H. Hauboldt, FSA, MAAA

**Consulting Actuary** 

October 19, 2010

Milliman, Inc. 15800 W. Bluemound Rd, Suite 100 Brookfield, WI 53005 (262) 784-2250

# Exhibit I

# **Northwestern National Insurance Company**

# Actual & Projected Experience - All States

Deductible Satisfied Year Basis - As of March 31, 2010 (Same as Calendar Year Results with Retrospective Claim Reserves)

	(1)	(2)	(3)	(4)	(5)	(6) (4)/(1)	(7) (5)/	(8)
	Written	Earned	Increase in Additional	Paid	Incurred	Paid Loss	[(2)-(3)] Incurred	(5)/(2) Incurred
Year	Premium	Premium	Policy Res.	Claims	Claims	Ratio	Loss Ratio	Loss Ratio
1968 - 1977	55,087,542	51,784,761	2,024,941	38,776,913	38,999,424	0.70	0.78	0.75
1978	5,983,438	6,159,386	543,706	5,837,082	5,837,082	0.98	1.04	0.95
1979	5,294,960	5,561,425	453,513	7,115,770	7,115,770	1.34	1.39	1.28
1980	5,588,007	5,387,250	(528,815)	6,230,453	6,434,418	1.11	1.09	1.19
1981	5,274,151	5,468,833	7,334	5,813,569	5,815,965	1.10	1.06	1.06
1982	5,406,128	5,066,058	(385,517)	6,043,088	6,043,088	1.12	1.11	1.19
1983	4,366,871	4,908,681	(212,307)	4,641,302	4,641,302	1.06	0.91	0.95
1984	4,292,209	4,446,995	(21,900)	4,108,564	4,108,564	0.96	0.92	0.92
1985	3,802,202	4,014,152	(8,188)	5,128,274	5,128,274	1.35	1.27	1.28
1986	3,595,462	3,668,814	124,078	6,043,406	6,043,406	1.68	1.70	1.65
1987	3,380,278	3,425,185	(28,891)	4,152,666	4,152,666	1.23	1.20	1.21
1988	3,104,674	3,306,017	11,759,503	3,803,924	3,803,924	1.23	(0.45)	1.15
1989	2,867,617	2,977,934	(35,285)	4,407,918	4,456,474	1.54	1.48	1.50
1990	2,598,563	2,714,596	0	3,616,219	3,617,497	1.39	1.33	1.33
1991	2,609,899	2,604,441	(1,992,172)	5,711,758	5,711,758	2.19	1.24	2.19
1992	2,449,671	2,508,694	(1,800,000)	3,407,621	3,407,621	1.39	0.79	1.36
1993	2,136,094	2,258,322	(1,387,995)	2,836,336	2,836,336	1.33	0.78	1.26
1994	2,155,951	2,192,463	(1,335,828)	2,274,778	2,274,778	1.06	0.64	1.04
1995	1,799,459	1,875,797	(677,637)	2,496,082	2,496,082	1.39	0.98	1.33
1996	1,620,285	1,743,418	(861,240)	2,542,486	2,542,486	1.57	0.98	1.46
1997	1,332,557	1,409,061	(1,387,700)	2,137,968	2,137,968	1.60	0.76	1.52
1998	929,952	1,044,004	(1,363,659)	1,099,849	1,099,849	1.18	0.46	1.05
1999	844,154	973,663	(800,539)	986,066	986,066	1.17	0.56	1.01
2000	881,513	909,201	(667,866)	3,640,737	3,682,275	4.13	2.33	4.05
2001	766,145	766,849	(350,473)	3,343,851	3,343,851	4.13	2.99	4.36
2001	782,253	770,969	(330,473)	1,732,530	1,732,530	2.21	2.25	2.25
2002	836,887	848,711	835,481			1.92	121.50	
2003	823,800	842,697	987,338	1,607,505 1,588,576	1,607,505	1.92		1.89
2004	•		•		1,590,227	1.93	(10.99)	1.09
2005	813,293	806,073	676,141	1,416,311 2,196,557	1,544,358	2.75	11.89 8.28	3.57
2007	797,570	814,691	463,265		2,908,281	1.10	1.26	2.12
	758,695	742,007	(510,588)	838,235	1,573,580			
2008	771,113	771,217	(292,331)	386,163 220,754	1,183,179	0.50	1.11	1.53
2009	682,257	741,120			1,777,297		4.51	2.40
1-3/2010	150,270	161,010	0 \$2,572,770	5,862	419,431	0.04	2.60	2.60
	\$134,583,920	\$133,674,494	\$3,573,770	\$146,189,173	\$151,053,312	1.09	1.16	1.13
	Assumed Rate Increas		0		1 270 407		2.21	2.21
4/2010 through		596,276	0		1,379,497		2.31	2.31
•	ce up to Assumed Effe				£450,400,040		4.47	4.44
1968-12/2010	or Accumed Effective	\$134,270,770	\$3,573,770		\$152,432,810		1.17	1.14
1/2011-12/2011	er Assumed Effective	746,192	e with no Rate incre	ase	1,883,779		2.52	2.52
	er Assumed Effective	•	se with 403% Indicat	ed Rate Increase	•			
1/2011-12/2011		2,355,537	0		1,883,779		0.80	0.80
Projection Afte	er Assumed Effective	Date of Rate Increas	e with 10.5% Reque	sted Rate Increase				
1/2011-12/2011		788,161	0		1,883,779		2.39	2.39

# Exhibit II Northwestern National Insurance Company

Recent MED Policy Rate Increases for States with Inforce Policies

					oacoc ioi ciaice in					
		Rate		Rate		Rate		Rate		Rate
STATE	Effective Date	Increase	Effective Date	Increase	<b>Effective Date</b>	Increase	<b>Effective Date</b>	Increase	<b>Effective Date</b>	Increase
ALASKA	6/1/03	25%	Not Filed		Not Filed		Not Filed		Not Filed	
CALIFORNIA	3/23/03	25%	6/1/05	25%	7/1/07	15%	2/14/09	5%	2/14/10	12%
CONNECTICUT	Not Effective		Not Effective		Not Effective		Not Effective		Not Effective	
D.C	Not Effective		Not Effective		Not Effective		Not Effective		pending	15%
FLORIDA	8/28/03	15%	Not Effective		7/25/07	14%	1/4/09	12%	2/8/10	12%
GEORGIA	3/28/03	25%	10/1/05	25%	11/16/07	25%	11/16/09	25%	Not Filed	
ILLINOIS	Not Effective		Not Filed		Not Filed		Not Filed		Not Filed	•
KANSAS	5/1/03	25%	5/1/06	15%	5/1/08	25%	Not Effective		5/1/2010	12%
KENTUCKY	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed	
MAINE	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed	
MASSACHUSETTS	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed	
MICHIGAN	Not Effective		Not Effective		Not Effective		Not Effective		1/28/2011	20%
MISSOURI	6/2/03	25%	6/25/05	25%	6/25/07	25%	8/19/08	25%	Not Filed	•
MONTANA	Not Effective		10/7/05	25%	10/7/07	25%	10/7/09	25%	3/3/10	20%
NEW HAMPSHIRE	1/1/04	25%	1/1/06	25%	1/1/07	25%	1/1/09	25%	1/1/10	20%
NEW JERSEY	Not Effective		6/13/06	25%	Not Effective		6/13/09	12%	6/13/10	12%
NEW YORK	Not Filed		Not Effective		11/13/08	various	Not Effective		pending	20%
NORTH CAROLINA	1/1/04	25%	5/2/05	25%	5/2/08	25%	1/20/09	25%	1/20/10	20%
OHIO	6/4/03	25%	6/4/05	25%	Not Effective		Not Effective		Not Effective	
OREGON	Not Effective		Not Filed		Not Filed		Not Filed		Not Filed	
PENNSYLVANIA	8/16/03	25%	5/1/05	25%	6/10/07	25%	2/15/09	25%	Not Effective	
TEXAS	8/3/03	25%	08/03/05	25%	8/3/07	25%	11/22/08	25%	8/3/10	20%
VERMONT	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed	
WEST VIRGINIA	Not Filed		Not Filed		Not Filed	_	Not Filed		Not Filed	
VIRGINIA	Not Filed		9/12/05	25%	9/12/07	25%	Not Filed		Not Filed	
WISCONSIN	4/3/03	25%	Not Effective		4/3/08	25%	4/3/09	25%	4/3/10	20%

10/19/2010 Milliman

# Exhibit III Northwestern National Insurance Company Summary of Premium and Inforce - MED Policy

State	Annual Premium	3/31/2010 Inforce Policies	Current Average Premium Per Policy	Average Premium Per Policy After 10.5% Rate Increase
Alaska	\$ -	-	\$ -	\$ -
Alabama	-	-	-	-
Arizona	-	-	-	-
Arkansas	-	-	-	-
California	248,015	18	13,779	15,225
Colorado	-	-	-	-
Connecticut	2,126	5	425	470
Delaware	=	-	-	=
District of Columbia	3,443	1	3,443	3,804
Florida	47,206	24	1,967	2,173
Georgia	34,185	1	34,185	37,774
Hawaii	-	-	-	-
Idaho	=	-	-	-
Illinois	2,101	2	1,051	1,161
Indiana		-	,	,
lowa		_	_	_
Kansas	482	1	482	533
Kentucky	683	<u> </u>	683	755
Louisiana	-	- '	-	-
Maryland				
Massachusetts	719	6	120	132
Maine	549	1	549	607
Michigan	1,720	<u> </u> 1	1,720	1,900
Minnesota	1,720	<u> </u>	1,720	1,900
Mississippi	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Missouri	9,166			
		2	9,166	10,128
Montana	10,901		5,450	6,023
Nebraska	- 0.000	- ,	-	- 7.005
North Carolina	6,692	<u> </u>	6,692	7,395
New Hampshire	8,320	•	8,320	9,194
New Jersey	8,064	4	2,016	2,228
Nevada		-		-
New York	153,003	66	2,318	2,562
New Mexico	-	-	-	-
North Dakota	-			-
Ohio	16,106	2	8,053	8,899
Oklahoma	<u> </u>		<u> </u>	<u> </u>
Oregon	4,310	2	2,155	2,381
Pennsylvania	37,550	10	3,755	4,149
Rhode Island	-	-	-	-
South Carolina	-	-	-	=
South Dakota	-	-	-	-
Tennesee	-	-	-	-
Texas	27,420	3	9,140	10,100
Utah	-	-	-	-
Vermont	787	2	394	435
Virginia	1,722	1	1,722	1,903
Washington	-	-	-	-
West Virginia	85	1	85	93
Wisconsin	65,475	1	65,475	72,350
Wyoming	-	-	-	-
Foreign	4,271	2	2,136	2,360
	\$ 695,102	160	\$ 4,344	

10/19/2010 Milliman

Filing Company: Northwestern National Insurance Company State Tracking Number: PF-2010-02070

Company Tracking Number: NIC

TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005C Individual - Other

Product Name: Northwestern National Major Medical Policy

Project Name/Number: Rate Increase Filing/NIC 2010 CA

Attachment "CA Health Rate Supplemental Form.xlsx" is not a PDF document and cannot be reproduced here.

# NORTHWESTERN NATIONAL INSURANCE COMPANY of MILWAUKEE, WISCONSIN

October 5, 2010

Richard Hauboldt Milliman, Inc. 15800 West Bluemound Road Brookfield, Wisconsin 53005-6069

Dear Mr. Hauboldt,

This correspondence is authorization for Milliman, Inc. to submit forms and rate filings during the 2010 year on behalf of the Northwestern National Insurance Company of Milwaukee, Wisconsin using SERFF.

Sincerely,

Gary Sussman

Treasurer

cc: Ernest Blache

Roman Kelly, Milliman

Lisa Macy